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# SESSIONAL PAPERS

VOLUME 2—PART 1

FIFTH SESSION OF THE THIRTEENTH PARLIAMENT

OF THE

## DOMINION OF CANADA

## SESSION 1921

VOLUME LVII

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# SESSIONAL PAPERS

OF THE

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**38.** Fourth Annual Report of the Editorial Committee on Government Publications, dated March 1, 1921. Presented by Sir George Foster, March 15, 1921.
*Printed for distribution and sessional papers.*

**39.** Report of the Department of the Naval Service for the fiscal year ending March 31, 1920. Presented by Hon. Mr. Ballantyne, February 15, 1921.
*Printed for distribution and sessional papers.*

**40.** Fifty-third Annual Report of the Fisheries Branch of the Department of the Naval Service, 1919. Not presented.....*Printed for distribution and sessional papers.*

**41.** Report of the Joint Librarians of Parliament. Presented by Hon. The Speaker, February 14, 1921 ..... *Not printed.*

**42.** Report of the Chief Electoral Officer, in conformity with Chapter 46, Section 19 of the Dominion Elections Act. Presented by Hon. Mr. Speaker, April 14, 1921.
*Printed for distribution to Senators and Members.*

**42a.** Copies of Orders in Council Nos. P.C. 1722 and P.C. 1860, approving two tariffs of fees of election officers under section 76 of the Dominion Elections Act. Presented by Sir Henry Drayton, February 22, 1921.
*Printed for distribution to Senators and Members.*

**43.** Statement of Governor General's Warrants issued since the last Session of Parliament on account of 1920-21. Presented by Sir Henry Drayton, February 16, 1921.
*Not printed.*

**44.** Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1920, to the 15th February, 1921, in accordance with the Appropriation Act Number (1), 1920. Presented by Sir Henry Drayton, February 16, 1921.
*Not printed.*

**45.** Statement of Temporary Loans issued by the Government of Canada since the last Session of Parliament still outstanding. Presented by Sir Henry Drayton, February 16, 1921.
*Not printed.*

**46.** Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1920. Presented by Sir Henry Drayton, February 16, 1921.....*Not printed.*

**47.** Report of the Ottawa Improvement Commission for the fiscal year ended March 31, 1920. Presented by Sir Henry Drayton, February 16, 1921.....*Not printed.*

**48.** Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending March 31, 1920. Presented by Sir Henry Drayton, February 16, 1921.
*Not printed.*

**49.** Statement of the Receipts and Expenditures of the Royal Society of Canada, for the year ended April 30, 1920. Presented by Sir Henry Drayton, February 16, 1921.
*Not printed.*

## CONTENTS OF VOLUME 9—*Continued.*

**50.** Detailed account of endorsements or liabilities under Chapter 70. 10-11 George V, 1920, respecting the Shipbuilding Industry. Presented by Hon. Mr. Tolmie, February 16, 1921 ..... *Not printed.*

**51.** Statement of Superannuation and Retiring Allowances in the Civil Service in the year ending 31st December, 1920, under Chap. 17, R.S.C., showing name, rank, salary, service allowance and cause of retirement of each person superannuated or retired, also whether the vacancy has been filled by promotion, or by appointment, and the salary of any new appointee. Presented by Sir Henry Drayton, February 17, 1921.
*Not printed.*

**51*a*.** Return to an Order of the House of the 4th April, 1921, for a return showing (*a*) the number of ex-civil servants now drawing superannuation from the Government and who had contributed for thirty-five years to the superannuation fund, and (*b*) the amount still remaining in this fund and (*c*) the amount withdrawn in the years 1918, 1919 and 1920. Presented April 8, 1921. Mr. Stevens ..... *Not printed.*

**51*b*.** First Annual Report of the Civil Service Commission on its operations under the Act respecting the Retirement of certain members of the Public Service, as required by Section 7 of Chapter 67, 10-11 George V. Presented by Hon. Mr. Calder, April 11, 1921.
*Printed for bound sessional papers only.*

**52.** Regulations for the Canadian Air Force, approved by the Governor in Council under Section 5 of the Air Board Act, 9-10, George V, Chapter 11, on the 31st day of August, 1920. Presented by Hon. Mr. Guthrie, February 28, 1921.....*Not printed.*

**53.** Financial Statement of the Honorary Advisory Council for Scientific and Industrial Research of Canada, for the year ending March 31, 1920. Presented by Sir George
*Not printed.*

**54.** Report of the Canadian Wheat Board, season of 1920. Presented by Sir George Foster, February 21, 1921.
*Printed for sessional papers and distribution to Senators and Members.*

**55.** Regulations under "The Destructive Insect and Pest Act," pursuant to Section 9, Chapter 31 of 9-10 Edward VII. Presented by Sir Henry Drayton, February 22, 1921.
*Not printed.*

**56.** Copy of Order in Council P.C. 2609, dated 26th October, 1920, appointing:—The Right Honourable Sir George Eulas Foster, a Member of His Majesty's Most Honourable Privy Council, G.C.M.G., B.A., D.C.L., LL.D., Minister of Trade and Commerce of Canada; The Right Honourable Charles Joseph Doherty, a Member of His Majesty's Most Honourable Privy Council, K.C., D.C.L., LL.D., Minister of Justice of Canada; and The Honourable Newton Wesley Rowell, a Member of the King's Privy Council for Canada, K.C.; to attend as the representatives of Canada at the first meeting of the Assembly of the League of Nations to be held at the Seat of the League in Geneva, Switzerland, on the 15th November, 1920. Presented by Sir George Foster, February 22, 1921.....*Not printed.*

**56*a*.** Copy of Resolutions adopted by the Assembly of the League of Nations during its First Session (November 15th to December 18th, 1920). Presented by Hon. Mr. Meighen, February 23, 1921 .....*Not Printed*

**56*b*.** Report by the Secretary-General to the First Assembly of the League of Nations on the work of the Council. Presented by Hon. Mr. Meighen, February 23, 1921.
*Not printed.*

**57.** Copy of General Rules and Orders of the Exchequer Court of Canada, in accordance with the provisions of Section 88 of the Exchequer Court Act, Chapter 140, R.S.C. 1906. Presented by Sir Henry Drayton, February 24, 1921. .....*Not printed.*

**57*a*.** Copy of further General Rules and Orders of the Exchequer Court of Canada, in accordance with the provisions of Section 88 of the Exchequer Court Act, Chapter 140, R.S.C. 1906. Presented by Sir Henry Drayton, May 9, 1921 .....*Not printed.*

**58.** General Rules and Forms in accordance with Section 66 of The Bankruptcy Act, Chapter 36, 9-10 George V. Presented by Sir Henry Drayton, February 24, 1921.
*Not printed.*

**59.** A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (27th February, 1920), submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada. Presented by Sir Henry Drayton, February 25, 1921.
*Not printed.*

## CONTENTS OF VOLUME 9—*Continued.*

**60.** Order in Council, P.C. 755, as amended by Order in Council P.C. 879 of April 14, 1920, establishing The Clearing Office and its duties with respect to the settlement of the properties or debts in Canada of German nationals, in pursuance of the provisions of Section 1 of "An Act for carrying into effect the Treaties of Peace between His Majesty and certain other Powers," Chapter 30, George V, 1919. Presented by Sir Henry Drayton, March 1, 1921. .....*Not printed.*

**61.** Statement showing the number of Enfranchisements under the Indian Act, from 1st April, 1920, to 18th February, 1921. Presented by Hon. Mr. Calder, March 1, 1921. *Not printed.*

**62.** Return of Orders in Council which have been published in the *Canada Gazette*, between 5th February, 1920, and the 31st December, 1920, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20, 7-8, Edward VII. The Senate.....*Not printed.*

**63.** Return of Orders in Council which have been published in the *Canada Gazette* between the 5th February, 1920, and the 31st December, 1920, in accordance with the provisions of Section 19, of Chapter 10, 1-2 George V,—"The Forest Reserves and Parks Act." The Senate.....*Not printed*

**64.** Copies of Orders in Council passed between the 5th February, 1920, and the 31st December, 1920, approving of regulations and forms prescribed in accordance with the provisions of Section 4, Chapter 18, 1917, "Migratory Birds Convention Act." The Senate. .....*Not printed.*

**65.** Copies of General Orders promulgated to the Militia for the period between February 2, 1920, and January 15, 1921. Presented by Hon. Mr. Guthrie, March 8, 1921. *Not printed.*

**66.** Copies of all Routine Orders of the Canadian Expeditionary Force promulgated from February 3, 1920, to September 30, 1920. Presented by Hon. Mr. Guthrie, March 8, 1921. ..... *Not printed.*

**67.** Additional Regulations made under authority of the Soldier Settlement Act of 1919. The Senate ..... *Not printed.*

**68.** Return showing all lands sold by the Canadian Pacific Railway Company during the year ended 30th September, 1920, together with the names of the purchasers, in accordance with the Statutes of Canada, 1886, Chapter 9, Section 8. Presented by Hon. Mr. Calder, March 4, 1921. .....*Not printed.*

**69.** Return showing the number of permits granted to take intoxicants into the North West Territories, for the year ended the 31st of December, 1920, in accordance with the provisions of the Revised Statutes, Chapter 62, Section 88. Presented by Hon. Mr. Calder, March 4, 1921. ..... *Not printed.*

**70.** Third Annual Report of the Historical Documents Publication Board for the year ending March 31, 1920. Presented by Hon. Mr. Calder, March 4, 1921. ....*Not printed.*

**71.** Copy of the Canada-West Indies Trade Agreement, 1920. Presented by Sir George Foster, March 7, 1921. ..... *Not printed.*

**72.** Return to an order of the House of the 5th May, 1920, for a copy of a letter sent on January 30, 1920, to the Right Honourable Sir George Foster, acting Prime Minister, by J. T. Ross, Esq., President of the Quebec Board of Trade, concerning the intention of the Government to build in Canada a number of 15,000-ton passenger steamships with a speed of 18 knots for the Canadian service, and a copy of the letter in answer thereto. Presented, March 7, 1921 Mr. Lapointe. ..... *Not printed*

**73.** Return to an Order of the House of the 26th May, 1920, for a Return showing the average prices paid for anthracite coal in Canada in the years 1914, 1915, 1916, 1917, 1918 and 1919. Presented, March 7, 1921. Mr. Archambault ..... *Not printed.*

**74.** Return to an Order of the House of the 17th May, 1920, for a Return showing:—

1. Working hours of the Civil Servants in the Inside Service, stenographers, clerks and others.

2. Whether these hours are strictly observed.

3. What salaries stenographers, clerks and others are receiving. That is, the average generally, also average bonus. Presented March 7, 1921. Mr. Hay. *Not printed.*

## CONTENTS OF VOLUME 9—*Continued.*

**75.** Return to an Order of the House of the 17th May, 1920, for a copy of all letters, telegrams, reports, documents and other correspondence between the Post Office Department, the Post Office Inspector at Halifax, and any persons at Vogler's Cove, Nova Scotia, regarding complaints in connection with the manner in which post office matters are conducted at the said Vogler's Cove. Presented March 7, 1921. Mr. Duff. ..... *Not printed.*

**76.** Return to an Order of the House of the 26th May, 1920, for a copy of all telegrams, letters and other documents referring to the application for the change in the site of the Scotch Hill post office, Inverness County, N.S. Presented March 7, 1921. Mr. Chisholm ..... *Not printed.*

**77.** Return to an Order of the House of the 4th June, 1919, for a Return showing:—

1. The initial cost of the thirty-six drifters known as the "C.D.'s" referred to by the Honourable Minister of Naval Affairs on page 2916 of Unrevised *Hansard*.

2. How much was expended in repairing these vessels from date of purchase to November 11, 1918.

3. Who, on behalf of the Government, looked after the building of these vessels.

4. Who accepted these vessels from the builders.

5. Whether he is still in the service. Presented March 7, 1921. Mr. Sinclair (Antigonish.) ..... *Not printed.*

**78.** Return to an Order of the House of the 5th May, 1920, for a copy of a letter of the Board of Trade of Quebec to the Minister of Marine and Fisheries, dated December 29, 1919, concerning the loss of the Government steamship *Canadian Recruit* and the accident to the Government steamer *Canadian Spinner* and other accidents due to want of ice breakers, and a copy of the letter in answer thereto. Presented March 7, 1921. Mr. Lapointe ..... *Not printed.*

**79.** Return to an Order of the House of the 3rd May, 1920, for a copy of the correspondence between the Department of Public Works and all the officers, employees or other persons concerning the redistribution of the districts in the Public Works Department. Presented March 7, 1921. Mr. Cannon ..... *Not printed.*

**80.** Return to an Order of the House of the 7th March, 1921, for a return showing: 1. Whether the Governor in Council has prohibited the export of gold coin, gold bullion or fine gold bars, from the Dominion of Canada, and if so, whether such prohibition is still in force, and under what authority, and how and when such prohibition was declared, made or published. 2. If the Governor in Council has prohibited the export of gold coin, gold bullion or fine gold bars from the Dominion of Canada, whether such prohibition was absolute, or was such gold coin, gold bullion or fine gold bars, notwithstanding such prohibition as may have been made in respect thereof, still subject to export in certain cases, or by virtue of permits or licenses, secured for such purposes. 3. Whether the Governor in Council, or the Government of the Dominion of Canada, or any minister or official or officer thereof, has issued or granted permits or licenses permitting or authorizing the export of gold coin, gold bullion or fine gold bars from the Dominion of Canada, by any person, bank, company or corporation since the 1st of January, 1918; and if so, to what person or persons, bank or banks, company or companies, corporation or corporations such permits or licenses to export gold coin, gold bullion or fine gold bars were granted or issued since the 1st of January, 1918, and the respective dates of such permits or licenses. 4. To what person, bank, company or corporation each of such permits and licenses was issued or granted, and when, and what amounts of gold coin, gold bullion or fine gold bars were authorized to be exported by each of such permits and licenses; and amount of gold coin, gold bullion or fine gold bars actually exported under each of such permits and licenses. 5. Whether such permits or licenses as may have been issued for the export of gold coin, gold bullion or fine gold bars or the applications therefor specified to what country or countries the gold coin, gold bullion or fine gold bars, thereby authorized to be exported, were to be sent, and if so, what country or countries were so mentioned or specified in each of said permits or licenses, and in each application for such permits or licenses. 6. Whether any charge or charges have been made by the Governor in Council, by the Government of the Dominion of Canada or by any minister, official or officer thereof, for permits or licenses to export gold coin, gold bullion or fine gold bars from the Dominion of Canada, and if so, what charge or charges; and whether the charge or charges so made have depended to any extent, and if so, to what extent, upon the amount of gold coin, gold bullion or fine gold bars that the respective permits or licenses authorized to be exported. Presented March 7, 1921. Mr. Devlin.
*Not printed.*

## CONTENTS OF VOLUME 9—*Continued.*

**81.** Copies of Order in Council, as follows:—P.C. 1849, dated 12th August, 1920: Age limits on entry of Petty Officers and Chief Petty Officers for special service—alteration of. P.C. 2137, dated 15th September 1920: Putting into effect of the Naval Discipline (Dominion Naval Forces) Act. P.C. 2328, dated 25th September, 1920: Establishment of "Naval Professor," R.C.N. P.C. 2709, dated 6th November, 1920: Prize Money for Gunnery and Torpedo Work. P.C. 2835, dated 19th November, 1920: Entry of Surgeon Lieutenant, R.C.N. P.C. 2678, dated 3rd December, 1920: Entry of Chief Petty Officers and Petty Officers in the Royal Canadian Navy. P.C. 2911, dated 3rd December, 1920: Establishment of Non-Substantive Ratings in the R.C.N. P.C. 3037, dated 30th December, 1920: Allowance for Captain's Writer. P.C. 28, dated 21st January, 1921: Entry of Instructor Officers, R.C.N. P.C. 288, dated 7th February, 1921; Allowance for Officers appointed as District Intelligence Officers in lieu of a Specialist. P.C. 299, dated 7th February, 1921: Provision for special protective clothing for men engaged on submarine duty. P.C. 289, dated 14th February, 1921: Staff Pay to Headquarters Naval Staff. Presented by Hon. Mr. Ballantyne, March 8, 1921. ..... *Not printed.*

**81a.** R. C. Navy. P.C. 1642, May 18, 1921, respecting loan of volunteers from active list. Presented June 4, 1921. ..... *Not printed.*

**82.** Return to an Order of the House of the 29th March, 1920, for a copy of the specifications and plans for the drydock at Vancouver, British Columbia, for which a subsidy is being granted to J. Coughlan & Sons, Limited, along with a copy of the contract between the Government and J. Coughlan & Sons, Limited, for the construction of the said drydock. Presented March 8, 1921. Mr. Archambault..*Not printed.*

**82a.** Return to an Order of the House of the 4th March, 1921, for a copy of the contract given by the Government of Canada to the firm of J. Coughlan & Sons for the construction of a dry dock in Vancouver, together with all the correspondence, tenders contract and all documents relating to the said contract. Presented April 28, 1921. Mr. Archambault ..... *Not printed.*

**83.** Return to an Order of the House of the 5th May, 1920, for the production of copies of all letters, telegrams, papers and correspondence exchanged between the Department of Justice and others as the case may be in reference to the trial of one Onofrio Montzano held at Murray Bay, district of Saguenay, in 1912, and the trial of the Labrie Brothers held at Sherbrooke, district of St. Francois, and their release from penitentiary on account of irregularities in the proceedings followed at each of these trials, and also copies of all documents contained in the records of the Department of Justice in reference thereto. Presented March 8, 1921. Mr. Casgrain. *Not printed.*

**84.** Appointments, Promotions and Retirements, Canadian Militia and Canadian Expeditionary Force, from February 5, 1920, to December 9, 1920. Presented by Hon. Mr. Guthrie, March 8, 1921 ..... *Not printed.*

**85.** Return to an Order of the Senate of the 23rd April, 1920, for a Return showing all moneys expended by the Government up to the present time in connection with the Treaty with Germany, Austria, Czecho-Slovakia, the Serb-Croatian-Slovene State and Bulgaria, stating the vote from which any moneys so far expended have supplied; stating the amount assessed against Canada under Article 6 of the Covenant of the League of Nations as the share of the Dominion of Canada for the purpose of carrying out the terms of the Covenant. The Senate.....*Not printed.*

**86.** Return to an Order of the Senate of the 28th May, 1920, for a Return of all plans and reports made by the engineers of the Public Works Department in connection with a survey made of the Saskatchewan river, to determine the possibility of navigation from Lake Winnipeg to Edmonton. The Senate.....*Not printed.*

**87.** Return to an Order of the House of the 23rd June, 1920, for a copy of all correspondence, letters, telegrams and reports touching the issuing of permits for the export of sugar, whether with refineries or those acting for them or with purchasers or those acting for them. Presented March 10, 1921. Mr. McMaster. *Not printed.*

**88.** Return to an Order of the House of the 7th March, 1921, for a Return showing:—1. In what countries commercial agencies have been established by the Federal Government. 2. Names of said agents, their previous address, present address, previous business experience, date of appointment and respective salaries. Presented March 14, 1921. Mr. Duff. .....*Not printed.*

## CONTENTS OF VOLUME 9—*Continued.*

**89.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Number of non-commissioned officers in the Dominion Police at the time of the amalgamation with the Mounted Police. 2. Number of said officers in "A" Division at the present time. 3. Whether it is true that all non-commissioned officers of the Dominion Pilice were placed junior on the Seniority List to non-commissioned officers in the Mounted Police irrespective of years of service; and whether it is further true that a Dominion Police Sergeant with 6 years' service as such, was, upon amalgamation, placed junior to a non-commissioned officer of the Mounted Police with only a few months' service as such. 4. At the time of the amalgamation of the two forces whether three inspectors of the Dominion Police were reduced to sergeants. If so, why. 5. Number of non-commissioned officers of the Mounted Police promoted to inspectors at the time or subsequent to, the date of the amalgamation. Presented March 14, 1921. Mr. Cahill.

*Not printed.*

**89*a*.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Cost of the Dominion Police Force during 1919, less the Finger Print and Ticket of Leave sections. 2. Strength of the Dominion Police at the time of their amalgamation with the Mounted Police. 3. Strength of "A" division at the present time, and if there has been an increase in numbers, what the necessity is for such increase. 4. Cost of "A" division for the first 12 months after the amalgamation with the Dominion Force, and if there was an increase in cost, what the reason is for such increase. 5. How many Government buildings, etc., were given police protection at the time the forces were amalgamated. 6. How many Government buildings are given police protection at the present time. Presented March 14, 1921. Mr. Cahill. ..... *Not printed.*

**89*b*.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Whether the members of the Royal Mounted Police receive a share of any fines imposed for infractions of any Dominiin Act or other Act. 2. If so, what proportion of such fines they receive. 3. Names of the members of the Royal Canadian Mounted Police who have been paid a share of such fines during the past twelve months and amount paid to each. Presented March 14, 1921. Mr. Cahill.

*Not printed.*

**89*c*.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Before their amalgamataion with the new Mounted Police Force number of trips per day made by the Dominion Police to the Departmental buildings in connection with the police mail. 2. Number of trips per day made for the same purpose by the members of the present Mounted Police Force. 3. Whether the Dominion Police performed the duties mentioned on foot. 4. Whether the Mounted Police perform the same duties on motor cycles, or by other vehicles. 5. Whether the services in question were performed for a period of about 30 years by the Dominion Police. 6. If so, why the number of trips per day has been decreased in the case of the Mounted Police. Presented March 14, 1921. Mr. Cahill.

*Not printed.*

**89*d*.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Names of the Staff Officers in the Royal Canadian Mounted Police according to seniority.2. Whether they all draw staff pay. If so, how much each draws. 3. If all do not draw staff pay, names of those who receive it, and why an exception is made. 4. In addition to detectives, whether there are a superintendent and uniformed men in Montreal and Toronto. 5. If so, what the necessity is for maintaining these members of the Mounted Police in the cities mentioned. 6. In addition to salaries, whether the superintendents have their house rent paid, and whether they receive free coal, light, etc. 7. If so, whether the men are similarly treated, and if not, why. 8. Whether "N" Division of the Mounted Police is located at Ottawa. 9. If so, what duties other than drilling as cavalry "N" Division performs. 10. Whether it would not be in the best interest, and conducive to a large saving in public expenditure, if the Mounted Police were absorbed by the Royal Canadian Dragoons. 11. Whether there is any practical objection to their being so absorbed. If so, what the objection is. Presented March 14, 1921. Mr. Cahill.

*Not printed.*

**89*e*.** Return to an Order of the House of the 14th March, 1921, for a Return showing: 1. Whether it is true that one automobile sufficed for the purposes of the Dominion Police before ther amalgamation with the Mounted Police. 2. Whether it is correct that "A" Division of the Mounted Police have been using two automobiles, one motor truck and two motor cycles, and that five chauffeurs are employed, who do no other work than drive cars. 3. Whether any members of the Mounted Police have been imprisoned in the County of Carleton jail since the amalgamation with the Dominion Police. 4. If so, what the offence and sentence in each case was, and by whom the trial was held and sentence pronounced. 5. Whether

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the Government pay for the maintenance of such men as were imprisoned in the County of Carleton Jail, and if not, why not. 6. Whether there is at the present time in one of the buildings owned by the Government in the City of Ottawa a cell or place of detention in which members of the Mounted Police may be confined. If so, where it is located. 7. Whether any member of the Mounted Police has been confined in such cell or place of detention, and for what offence. 8. By whom the offender so confined was tried, and what sentence was pronounced. 9. Whether a superintendent of the Mounted Police fined two boys for breaking windows at the Ottawa Experimental Farm last summer. 10. If so, what the amount of the fines, and whether the superintendent paid over the money received for such fines, and if so, to whom payment was made. Presented March 14, 1921. Mr. Cahill.
*Not printed.*

**90.** Proceedings of the International Financial Conference held at Brussels in 1920: Volume I—Report of the Conference. Volume II—Verbatim Record of the Debates. Volume III—Statements on the financial Situation of the Countries represented at the Conference. Volume IV—Public Finance. Presented by Sir Henry Drayton, March 16, 1921. ..... *Not printed.*

**91.** Supplementary Report of a Committee of experts, dated January, 1921, appointed by Order in Council dated 20th November, 1918, on the recommendation of the Civil Service Commission, to investigate and report upon conditions in the Department of Public Printing and Stationery. Presented by Sir George Foster, March 17, 1921.
*Not printed*

**92.** Report by Arthur Young and Company, dated 6th December, 1920, respecting Reorganization of the Department of Public Printing and Stationery. Presented by Sir George Foster, March 17, 1921.....*Not printed.*

**93.** Detailed Statement of Remissions of Customs Duties and the Refund thereof, under Section 92, Consolidated Revenue and Audit Act, through the Department of Customs, for the fiscal year ended 31st March, 1920. Presented by Sir Henry Drayton, March 22, 1921. ..... *Not printed.*

**94.** Return to an Order of the House, of the 21st March, 1921, for a copy of all letters, telegrams and other correspondence between the Dominion Government or any member thereof and the Government of Ontario or any member thereof, regarding Bill No. 23 (Letter D of the Senate), intituled: "An Act respecting the Lake of the Woods Control Board," or the subject matter thereof. Presented March 22, 1921. Mr. Molloy. ..... *Not printed.*

**94*a*.** Further correspondence between the Government of Canada and the Provincial Governments of Manitoba and Ontario, respecting the control of the waters of the Lake of the Woods. Presented by Hon. Mr. Meighen, May 27, 1921.
*Not printed.*

**94*b*.** Copy of further telegrams between the Prime Minister of Canada and the Premier of Ontario respecting the control of the waters of the Lake of the Woods. Presented by Hon. Mr. Meighen, May 31, 1921. ..... *Not printed.*

**95.** Return to an Order of the House of March 9, 1921, for a copy of all letters, papers and other documents leading up to the passing of the Order in Council, dated the 6th day of September, 1919 (P.C. 1860), whereby authority was given (a) For the withdrawal from disposal, under the provisions of the Quartz Mining Regulations, of the available Sodium Chlorid (common salt) Rights in Township 88, Ranges 7 and 8, and Township 89, Ranges 8 and 9, West of the 4th, to admit of prospecting operations for the discovery of that mineral being conducted in the interests of the Province of Alberta. (b) For the withdrawal from disposal of the Gypsum Mining Rights under the said property. Presented March 23, 1921. Mr. Mackie (Edmonton).
*Not printed.*

**96.** Return to an Order of the House of the 8th March, 1921, for a copy (a) of the report made by Mr. S. C. Ells, an officer of the Department of Mines, to the Department of the Interior, touching the Tar Sands in the Province of Alberta, as related in an Order in Council, P.C. 1495, and dated the 3rd day of July, 1920; (b) of all letters, papers and documents of whatsoever nature they may be, leading up to the passing of the said Order in Council. Presented March 23, 1921. Mr. Mackie (Edmonton).
*Not printed.*

**97.** Return to an Order of the House of the 23rd March, 1921, for a Return showing: 1. Who are the medical officers employed at the head office of the Board of Pension Commissioners at Ottawa. 2. Their names and the medical experience of each. 3. How many of these medical advisers have completed their uni-

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versity course, and (a) Their names; (b) How many have obtained their diplomas permitting them to practice; (c) Whether any among them have obtained their license to practice in recognition of their war service. 4. The military record of each of these officers. 5. The salary of each. 6. Their respective duties. 7. Whether these medical advisers have the medical experience sufficient to decide on technical questions for the Board of Pension Commissioners and whether they are well qualified to change the decision of local medical officers. 8. Whether the Commissioners are obliged to concur in the decision of their medical officers. 9. If not, why. Presented March 23, 1921. Mr. Cannon.....*Not printed.*

**98.** Copy of Trade Agreement between France and Canada, signed at Paris, the 29th day of January, 1921. Presented by Hon. Mr. Meighen, March 29, 1921.
*Printed for distribution to Senators and Members.*

**98*a*.** Correspondence relating to the Franco-Canadian Commercial Agreement, 1921. Presented by Sir George Foster, April 15, 1921.
*Not printed.*

**99.** Return to an Order of the House of the 16th March, 1921, for a Return showing: 1. The names of the employees of the Money-Order Branch in the following Post Offices (Head Offices): Hamilton, London, Ottawa, Montreal, Quebec, St. John, N.B., and Halifax, N.S. 2. The rank, according to the new classification, of each one of said employees, and their present salary. 3. The number of years of service of said employees. 4. The annual actual revenue of each one of the above mentioned Post Offices. 5. Who the employees are in charge of said Branch in each one of said offices. 6. Who the officials are in charge of the registration Branch ian the main post offices of the above mentioned cities, the rank and salary of each one of them. Presented March 29, 1921. Mr. Parent.....*Not printed.*

**100.** Return to an Order of the Senate of the 29th March, 1921, for a Return showing: 1. When the Griffenhagen Company was engaged to reorganize the various departments of the Government services. 2. How much has been paid to them up to December 31, 1920—(a) for salary, (b) for travelling expenses, and (c) for maintenance. 3. What members of the Civil Service have been assisting the Griffenhagen Company. What amount has been paid them while engaged in this work—(*a*) for salary, (*b*) for travelling expenses, (*c*) for maintenance. 4. What amount, if any, is due and unpaid to Griffenhagen Company, and the officials assisting them up to December 31, 1920. 5. Whether the contract with Griffenhagen Company has been cancelled. 6. If not, is it going to be cancelled, and when. 7. What departments have they reorganized. 8. Has their work been as unsatisfactory as the work of their predecessors, Messrs. Young and Company. The Senate.
*Not printed.*

**101.** Return to an Order of the Senate of the 29th March, 1921, for a Return showing: All papers, documents and correspondence passed between the Canadian Government and the British Government, or between any Minister, member or official of the Canadian Government and any member or official of the British Admiralty or between any persons or officials thereof, since 1909, giving details and particulars as regards the negotiations on naval affairs leading up to the agreement which was arrived at after the Imperial Conference of 1911, as to the movement of vessels outside the three-mile limit and the establishment of naval stations for the ships transferred to or purchased for the Canadian Naval Service; also, copies of regulations governing the movement of vessels of the Canadian Navy at the present time. The Senate.....*Not printed.*

**102.** Copy of Order in Council, P.C. 856, dated 21st March, 1921, placing the control and supervision of the Office of the High Commissioner for Canada in London under the Secretary of State for External Affairs. Presented by Hon. Mr. Meighen, March 30, 1921.....*Not printed.*

**103.** Return to an Order of the House of the 4th March, 1921, for a Return showing:—1. Who were Deputy Ministers in the several departments of the Government, on January 1, 1910. 2. Who were they on January 1, 1921. 3. Who were heads of branches in the various departments of the Dominion Government in 1910. 4. Who were they on the 1st of January, 1921. Presented March 30, 1921. Mr. Vien.
*Not printed.*

**104.** Return to an Order of the House of the 7th March, 1921, for a Return showing:—1. Total number of employees in the Civil Service in the year 1913. 2. Total number of employees in the Civil Service in the year 1920. Presented March 30, 1921. Mr. McGibbon.....*Not printed*

## CONTENTS OF VOLUME 9—*Continued.*

**105.** Return to an Order of the House of the 4th March, 1921, for a Return showing:—1. How many commissions the Government has created since 1911. 2. Names of the said commissions. 3. Names of the present commissioners in the various commissions and their respective salaries. Presented March 30, 1921. Mr. Deslauriers. *Not printed.*

**106.** Return to an Order of the House of the 30th March, 1921, for a Return showing: 1. When the 18,000 box cars ordered for the Canadian National Railways were ordered. 2. If ordered at different dates, what year and month the orders were placed. 3. Names of firms building same. 4. Whether tenders were called or are they being built on order. 5. If built on basis of cost plus percentage, what percentage or profit is allowed. 6. Cost of 1,000 box cars. 7. How many cars have been delivered, and on what dates. 8. How many new cars were put in grain carrying trade west of Fort William. 9. Maximum grain carrying capacity of said cars. 10. Whether the said cars are fitted with hopper bottoms for speedy unloading at terminals. 11. Whether the 18,000 box cars above mentioned are in addition to cars which were added to replace broken or worn out box cars. Presented March 30, 1921. Mr. Reid (Mackenzie). ..... *Not printed.*

**107.** Return to an Address to His Excellency the Governor General, of the 10th March, 1921, for a copy of the Order in Council of July 9, 1920, appointing the Honourable Sir Thomas White as an arbitrator to value the stock of the Grand Trunk Railway Company, any subsequent Orders in Council having reference to this matter, and for all correspondence between the Government and the Honourable Sir Thomas White respecting such appointment. Presented April 4, 1921.....*Not printed.*

**108.** Copy of Orders in Council P.C., 279, dated 5th February, 1921, and P.C. 999, dated 23rd March, 1921, in respect to the appointment and salary of a manager for the Parliamentary Restaurant. Presented by Hon. The Speaker, April 4, 1921. *Not printed.*

**109.** Return to an Order of the House of the 23rd March, 1921, for a copy of all letters and correspondence exchanged between professors or officials of Acadia University and the Department of Mines, since February 1, 1920, to date, relative to the employment of students of the said University by the said Department during the summer months. Presented April 5, 1921. Mr. Douglas (Cape Breton).....*Not printed*

**110.** Return to an Order of the House of the 8th March, 1921, for a copy of all letters, papers, documents and agreements leading up to the passing of the Order in Council, dated the 8th day of July, 1920 (P.C. 1547), whereby General William Bethune Lindsay, M.I.E.C., secured the right to a nineteen hundred and twenty acre lease of Tar Sands in the Province of Alberta. Presented April 5, 1921. Mr. Mackie (Edmonton) ..... *Not printed.*

**111.** Return to an Order of the House of the 10th March, 1921, for a copy of all correspondence, reports and memoranda in the hands of the Civil Service Commission of Canada regarding the dismissal of Alfred St. Laurent from the stationery branch of the Department of Public Printing and Stationery at Ottawa. Presented April 5, 1921, Mr. Fripp. ..... *Not printed.*

**112.** Return to an Order of the House of the 14th March, 1921, for a Return showing:—1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Drummond-Arthabaska. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented April 5, 1921. Mr. Tobin.....*Not printed*

**113.** Return to an Order of the House of the 14th March, 1921, for a Return showing:—1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Shefford. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented, April 5, 1921. Mr. Tobin ..... *Not printed.*

**114.** Return to an Order of the House of the 14th March, 1921, for a Return showing:—1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Richmond and Wolfe. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented April 5, 1921. Mr. Tobin. ..... *Not printed.*

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**115.** Return to an Order of the House of the 14th March, 1921, for a Return showing:— 1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Compton. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented April 5, 1921. Mr. Tobin. ..... *Not printed.*

**116.** Return to an Order of the House of the 14th March, 1921, for a Return showing:— 1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Brome. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented April 5, 1921. Mr. Tobin..... *Not printed*

**117.** Return to an Order of the House of the 14th March, 1921, for a Return showing:— 1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Missisquoi. 2. Average price paid for the said farms. 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented, April 5, 1921. Mr. Tobin ..... *Not printed.*

**118.** Return to an Order of the House of the 14th March, 1921, for a Return showing:— 1. How many returned soldiers have purchased farms through the Soldiers' Settlement Board in the County of Stanstead. 2. Average price paid for the said farms 3. Whether any of the said farms have been abandoned. 4. If so, what disposition the Government has made of the said farms. 5. Whether any loss has been incurred. If so, what the net loss has been to the Government in connection therewith. Presented, April 5, 1921. Mr. Tobin. ..... *Not printed.*

**119.** Return to an Order of the House of the 7th April, 1920, for a Return showing:— 1. What blue-books were published in 1919. 2. What public documents were published in both languages in 1919. 3. What public documents were published in one language only, and in what language they were published. Presented April 5, 1921. Mr. Demers ..... *Not printed.*

**120.** Return to an Order of the House of the 23rd March, 1921, for a Return showing:— 1. The number of cars, locomotives and rolling stock generally, ordered by the Government during the calendar years 1918, 1919 and 1920. 2. The value of these orders. 3. From whom this equipment was purchased, and the value of each contract. Presented April 5, 1921. Mr. Wright .....*Not printed.*

**121.** Copy of correspondence between the Government of Canada and the Grand Trunk Railway Company relative to the question of the extension of time for Arbitration proceedings, and matters incident thereto, to date of April 3, 1921. Presented by Hon. Mr. Meighen, April 6, 1921. ..... *Not printed.*

**121a.** Subsequent Correspondence between the Government of Canada and the Grand Trunk Railway Company relating to the Arbitration proceedings, and copy of draft agreement in connection therewith. Presented by Hon. Mr. Meighen, May 21, 1921. *Not printed.*

**122.** Return to an Order of the House of the 14th March 1921, for a Return showing:— 1. Total number of pounds of butter exported outside of Canada, year by year, since 1910. 2. Value, year by year, of the exportation since 1910. 3. Total number of pounds of cheese exported outside of Canada, year by year, since 1910. 4. Value, year by year, of such exportation since 1910. 5. To what countries our cheese, and butter were exported, year by year, during said years, specifying the amount and value of each. 6. Quantities of butter imported from various countries since 1910. 7. From what countries and what amount from each of them. 8. Quantities of cheese imported from the various countries since 1910. 9. From what countries and what amount from each of them. 10. Under what brands or names our cheese and butter are sold abroad. 11. Brands or names of butter and cheese we import from abroad. 12. Quantity in pounds of margarine and its value in cash, or any other substitute to butter, manufactured in the country since 1916, year by year. 13. Quantity in pounds and value of such substitutes imported into Canada, year by year, since 1916. 14. Whether the inobservance of the law regarding the process of manufacture and the sale of such substitutes, produced in Canada or purchased abroad, has been the object of several actions. 15. If so, the number of same. Presented, April 6, 1921. Mr. Boyer. ..... *Not printed.*

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**123.** Return to an Order of the House of the 4th March, 1921, for a Return showing:—1. Number of bonded liquor warehouse licenses granted to the Province of Alberta by the present Government since 1917. 2. To whom such licenses were granted. 3. On whose recommendation. Presented April 6, 1921. Mr. Mackie (Edmonton). *Not printed.*

**124.** Return to an Order of the House of the 7th March, 1921, for a Return showing:—1. Number of bushels of Canadian grain carried from Winnipeg eastwards during 1919 and 1920. 2. Quantity of Canadian grown grain exported abroad and shipped through Canadian ports, from what ports and what quantity in each case, during 1919 and 1920. 3. Quantity of Canadian grown grain exported through American ports during 1919 and 1920, from what ports and what quantity through each port. 4. Quantity of Canadian grown grain carried from the West to the East during 1919 and 1920—(*a*)by the C.P.R. (*b*)by the G.T.R. (*c*) by the Government Railways. 5. Rate now prevailing on the transportation of grain in Canada (*a*) on the Government Railways, (*b*) on the various other railways. Presented April 6, 1921. Mr. Vien ..... *Not printed.*

**125.** Return to an Order of the House of the 22nd March, 1920, for a Return showing:—1. What the different classes of the Grand Trunk Railway Company's Stock were quoted at in January, 1918, as regards, First Preference Stock five per cent; Second Preference Stock five per cent; Third Preference Stock four per cent; Ordinary or Common Stock: Five per cent Grand Trunk Debenture Stocks; Five per cent Great Western Debenture Stocks; Four per cent Grand Trunk Debenture Stocks; Four per cent Northern Debenture Stocks. 2. What the same stocks were quoted at in January, 1919, and January, 1920. 3. Whether any of the stock of the Grand Trunk Railway Company has been sold or changed hands since January, 1918. 4. If so, who the purchasers of it were, what the date of purchase or transfer, and the price paid. 5. Whether any member of the present Government ever held any of the stock of the Grand Trunk Railway Company, either personally or by proxy through any other person. 6. If so, the names of said members, what amount of stock was so acquired, on what date and on what terms. Presented April 7, 1921. Mr. Caldwell. *Not printed.*

**126.** Return to an Order of the House of the 17th March, 1921, for a Return showing:—1. Whether suction dredge *Tornado* was employed in dredging in Courtney Bay or St. John Harbour, N.B., during the year 1920. 2. Who is the owner. 3. Where the dredge was built. 4. What date she arrived at St. John. 5. What port she sailed from. 6. What the total expenditure was to December 31, 1920, in connection with the work done by this dredge. 7. Whether certain pontoons were lost at the time that said dredge was brought to St. John. 8. If the same were recovered. 9. Where the dredge *Tornado* is now. Presented April 7, 1921. Mr. Sinclair (Antigonish and Guysboro') ..... *Not printed.*

**127.** Return to an Order of the House of the 30th March, 1921, for a Return showing:—1. Amount of money expended by the Dominion Government in each Province in the Dominion, for road building purposes during the year 1920. 2. Amount of money expended by the Dominion Government, in each Province, for Technical Education under the Agricultural Instruction Act in the year 1920. 3. Amount of money expended by the Dominion Government to assist agricultural fairs held in each Province in 1920. 4. Amount of money expended by the Dominion Government in the year 1920 in the various Provinces in operating a selling organization for the purpose of disposing of live stock, etc. 5. Total amount expended by the Dominion Government in 1920 towards assisting and developing agriculture. 6. Total amount expended in the year 1911 by the Dominion Government towards assisting and developing agriculture. 7. Amount of money expended by the Dominion Government in the year 1920 in connection with the Housing Act in the respective Provinces. Presented April 8, 1921. Mr. Armstrong (Lambton) ..... *Not printed*

**128.** Return to an Order of the House of the 14th March, 1921, for a copy of all correspondence, telegrams, and other documents, relative to the resignation of Mr. John Sheridan, Indian Superintendent for the North Shore district, in the Province of New Brunswick, in 1920. Also copy of all correspondence, telegrams and other documents relative to his reappointment to the said position. Presented April 8, 1921. Mr. Leger ..... *Not printed*

**129.** Return to an Order of the House of the 17th March, 1921, for a Return showing:—1. What amounts were appropriated for the National Gallery of Canada from April 1, 1916, to April 1, 1921. 2. How these appropriations were expended. 3. Who is in charge of the National Gallery, when appointed, at what salary and present salary.

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4. How many officials are on the staff at the Gallery, their names, dates of appointment and respective salaries. 5. What officials of the Gallery staff have been drawing their salaries while the Gallery has been closed and at what work they were employed. 6. When and why the National Gallery was closed, and when it will be reopened. Presented April 11, 1921. Mr. Edwards.....*Not printed*

**130.** Return to an Order of the House of the 5th May, 1920, for a Return showing:—1. Totals of credits advanced by the Canadian Government to (*a*) Great Britain, (*b*) the Allied Powers, before the armistice. 2. Of these totals what proportions were used respectively for the purchase of (*a*) agricultural products; (*b*) manufactured goods. 3. Total of credits advanced by the Canadian Government to (*a*) Great Britain, (*b*) the Allied Powers, after the armistice. 4. Of these totals what proportions were used respectively for the purchase of (*a*)agricultural products; (*b*) manufactured goods. Presented April 11, 1921. Mr. Reid (Mackenzie).....*Not printed*

**131.** Return to an Order of the House of the 4th April, 1921, for a copy of all reports, orders, telegrams, certificates of valuation, or any other correspondence relating to or connected with the s'aughter of 245 hogs, the property of one George B. Alderson, by officers of the Department of Agriculture on or about the 20th day of April, 1920, and for which compensation has been refused by the Minister. Presented April 11, 1921. Mr. Sutherland.....*Not printed*

**131*a*.** Copy of Report of Inspector made under the Animal Contagious Diseases Act, 1903, R.S.C. 1906, *re* slaughter of hogs owned by George Alderson, Humber Bay, Ont. Presented May 21, 1921. Mr. Sutherland.....*Not printed*

**132.** Copies of Orders in Council, P.C. 2010 and 2039, establishing regulations under the provisions of the Proprietary or Patent Medicine Act. Presented by Hon. Mr. Calder, April 14, 1921 .....*Not printed*

**133.** Return to an Order of the House of the 7th April, 1921, for a Return showing:—1. How many employees the Government has in the British Isles. 2. Number of departments maintained. 3. How many employees the Government has in the United States. 4. Number of departments maintained Presented April 13, 1921. Mr Wright.
*Not printed.*

**134.** Return to an Order of the House of the 7th March, 1921, for a Return showing:—1. In regard to the Federal Civil Service what is understood to be comprised by the words (*a*) Inside Service; (*b*)Outside Service. 2. Number of employees at present in the (*a*)Inside Service; (*b*) Outside Service. Presented April 14, 1921. Mr. Edwards .....*Not printed.*

**135.** Return to an Order of the House of the 7th April, 1921, for a Return showing:—1. Total number of persons in the employ of the Dominion Government, including both the inside and outside service, but not including the Canadian National Railways. 2. Number of persons in the employ of the Canadian National Railways Presented April 15, 1921. Mr. Reid (Mackenzie.).....*Not printed.*

**136.** Return to an humble Address of the Senate to His Excellency the Governor General, dated March 30, 1921, of:—All correspondence exchanged between the Imperial Government and the Government of Canada in connection with the representation of this country, either in the British Parliament or in any council; its participation in the administratiaon of the British Empire, its contribution to the wars of the Empire and to the establishment of a British or Canadian Navy. The Senate....*Not printed.*

**137.** Report of the Air Board, for the year 1920. The Senate.....*Not printed.*

**138.** Copy of Proceedings of the Canada-West Indies Conference, 1920. Presented by Sir George Foster, April 18, 1921.....*Not printed.*

**139.** Return to an Order of the House of the 6th April, 1921, for a Return showing:—1. Whether the Young Men's Christian Association associated with the Canadian Expeditionary Force in the great war submitted to the Government a statement of accounts showing all moneys received and expended by that body both by way of contribution from people in Canada and arising out of sales to Canadian troops. 2. If so, whether the Government will lay same upon the table of the House. 3. If not, whether it is the intention of the Government to procure and distribute such a statement. Presented April 18, 1921. Mr. Griesbach.....*Not printed.*

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**140.** Return to an Order of the House of the 9th March, 1921, for a Return showing:—1. Number of Soldiers' Hospitals in Canada at present. 2. Number of patients in each hospital. 3. What staff each hospital carries. 4. Total expenditure on these Military Hospitals. 5. Whether any of the said hospitals have been closed recently. 6. Number of soldier patients transferred from military to general or civic hospitals throughout the country. 7. Staff maintained at Ottawa for the inspection and general direction of these Military Hospitals. 8. Names and respective salaries of the members of said staff. 9. Whether any efforts have been made to save money by having soldier patients attended by local doctors. Presented April 18, 1921. Mr. Proulx. *Not printed.*

**141.** Return to an Order of the House of the 4th April, 1921, for a copy of the special papers and correspondence concerning the application to the Board of Pension Commissioners of Mrs. Brunelle, widowed mother of the late Sergeant Major N. Brunelle, No. 62068, for a pension. Presented April 18, 1921. Mr. Lemieux.....*Not printed.*

**142.** Return to an Order of the House of the 8th March, 1921, for a copy of all correspondence in connection with the employment and resignation of M. Abel Guibeau, engineer on board the *Canadian Traveller*, in 1919, and on the *Canadian Sower* in 1919-1920. Presented April 18, 1921. Mr. Rinfret.....*Not printed.*

**143.** Copy of Order in Council, P.C. 1270, dated 12th April, 1921, appointing the Honourable James Duncan Hyndman, Judge of the Supreme Court of Alberta, William D. Staples, Fort William, Ont., J. H. Haslam, Regina, Sask., and Lincoln Goldie, Guelph, Ont., commissioners to inquire into and report upon the subject of handling and marketing of grain in Canada. Presented by Sir George Foster, April 19, 1921.....*Not printed*

**144.** Reports of Ministers of Justice, approved by the Governor in Council, upon Provincial Legislation from 1896 to date. Presented by Hon. Mr. Doherty, April 21, 1921. *Printed for distribution, in bound form.*

**145.** Return to an Order of the House of the 26th April, 1920, for the production of copies of all correspondence, reports and documents exchanged between the Government and those in charge of the shipyard at Sorel, or any other person, in relation to the payment of a bonus to the employees of said shipyard, and the interruption or cessation of same. Presented April 21, 1921. Mr. Cardin.....*Not printed.*

**146.** Return to an Order of the House of the 13th April, 1921, for a Return showing:—1. Whether the Government operated a telegraph line in Northern British Columbia prior to the taking over of the Great North Western Telegraph Company's line in connection with the Grand Trunk Pacific Railway and Canadian Northern Railway. 2. Whether the Government is still operating both telegraph lines, namely, the old Government line and the Great North Western Telegraph line. 3. Why the Government is continuing to operate two telegraph offices in Hazelton, New Hamilton, Smithers, Telkwa and some other points along the Grand Trunk Pacific. 4. Whether the business warrants the maintaining of two separate telegraph offices in the towns mentioned. Presented April 21, 1921. Mr. Reid (Mackenzie.).....*Not printed.*

**147.** Return to an Order of the House of the 11th April, 1921, for a copy of telegrams, correspondence, petitions or other documents exchanged between the Government of Prince Edward Island and the Federal Government relative to the taking over and operating of the Dalton Sanatorium by the Federal Government and the handing back of the same to the Government of Prince Edward Island. Presented April 21, 1921. Mr. Sinclair (Queen's, P.E.I.).....*Not printed.*

**148.** Return to an Order of the House of the 21st April, 1921, for a Return showing:—1. Number of persons per mile of railway in operation in Canada in 1896, 1911 and 1914. 2. Number of persons per mile of railway in operation in each of the nine provinces (Alberta and Saskatchewan as now bounded), giving the mileage in each of the provinces in 1896, 1911 and 1914. Presented April 21, 1921. Mr. Casgrain. *Not printed.*

**149.** Return to an Order of the House of the 21st April, 1921, for a Return showing:—Names, occupation and residence of the persons who have applied for the position of superintendent of the Government shipyards at Sorel. Presented April 21, 1921. Mr. Cardin .....*Not printed.*

**150.** Copies of Orders in Council P.C. 2483, dated 23rd October, 1920, and P.C. 2652, dated 1st November, 1920, in respect to changes in the organizataion of the Law Branch of the House. Presented by Hon. The Speaker, April 22, 1921.....*Not printed.*

**151.** Return to an Order of the House of the 30th March, 1921, for a statement showing the names of the examining officials of the Customs Department, Toronto, and the respective salaries of each of said officials. Presented April 25, 1921. Mr. Archambault. *Not printed.*

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**152.** Sixth Annual Report of the Board of Directors of the Canadian Northern Railway System, for the year ended December 31, 1920. Presented by Hon. Mr. Reid, April 26, 1921.....*Not printed.*

**153.** Return to an Order of the Senate of the 26th April, 1921, for an Order showing:—The amount actually paid or due for wages for the first 20 of the most highly paid men on the Canadian National Railways in the following classes:—(1) engineers; (2) firemen; (3) trainmen; (4) local firemen; (5) yard foremen; (6) yard helpers. Give the amount per month in each case starting from July 1, 1920, up to January 1, 1921, and the total for the six months in each case. The Senate.....*Not printed.*

**154.** Return to an Order of the House of the 4th April, 1921, for a copy of all correspondence between the Government and the Board of Trade and City Council and Harbour Commission of Quebec, since the session of 1917, with regard to the diversion of the Northwestern grain trade to New York, the alleged non-fulfilment by the Government of its undertakings with regard to the terminals of the Transcontinental Railway at Quebec, and of the Memorials addressed to the Prime Minister on these subjects. Presented April 27, 1921. Mr. Lavigueur.....*Not printed.*

**154*a*.** Supplementary Return to an Order of the House of the 4th April, 1921, for a copy of all correspondence between the Government and the Board of Trade and City Council and Harbour Commission of Quebec, since the session of 1917, with regard to the diversion of the Northwestern grain trade to New York, the alleged non-fulfilment by the Government of its undertakings with regard to the terminals of the Transcontinental Railway at Quebec, and of the Memorials addressed to the Prime Minister on these subjects. Presented May 18, 1921. Mr. Lavigueur.....*Not printed.*

**155.** Return to an Order of the House of the 25th April, 1921, for a Return showing the number of returned soldiers who have purchased farms through the Soldiers' Settlement Board in the County of Bonaventure, the average price paid for said farms, the number of said farms which have been abandoned and the disposition made by the Government of the said farms, the loss incurred, if any, and the names of the soldiers who have settled in the said county, showing the respective localities. Presented April 28, 1921. Mr. Marcil (Bonaventure.).....*Not printed.*

**156.** Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Finance Department in Ottawa. 2. Their names and salaries. Presented April 28, 1921. Mr. Hocken.....*Not printed.*

**157.** Return to an Order of the House of the 11th April, 1921, for a Return showing:—1. Number of officials now employed by the Canadian National Railway system in the traffic and operating departments. 2. Number of officials employed by the Canadian Northern Railway in the traffic and operating departments prior to the Government taking over the system. 3. Number of officials employed by the Grand Trunk Pacific Railway in the traffic and operating departments prior to the Government taking over the system. 4. Number of officials employed by the Canadian Government Railways, namely, the Intercolonial and Transcontinental, in the traffic and operating departments prior to the amalgamation of the companies into the Canadian National system. 5. Total cost in connection with wrecks on the Canadian National Railway on the line between Saskatoon and Calgary for the year 1920. 6. Whether the cost of wrecks was charged up to operating expenses or to capital account. 7. Total detention expenses on the Canadian National Railway between Saskatoon and Calgary for the year 1920. 8. Why it is that certain equipment for the Canadian National Railway is charged to operation expenses in stead of capital account. 9. Total amount charged to capital account for the year 1920 in connection with Canadian National Railways. Presented April 28, 1921. Mr. Myers.....*Not printed.*

**158.** Copy of Order in Council P.C. 118/1361, dated 20th April, 1921, respecting the retirement of James W. Watson of the Department of the Naval Service. Presented by Hon. Mr. Ballantyne, May 3, 1921.....*Not printed.*

**159.** Return to an Order of the House of the 11th April, 1921, for a copy of all correspondence since January 1, 1912, between the Minister of Railways and Canals or any officer of the Department of Railways and Canals at Ottawa, and any officer of the Intercolonial Railway, and between any of such officers and Messrs. G. J. Davie and Sons, or any solicitor or agent of the firm, respecting the expropriation of land at Lévis, Quebec, for the purposes of the Intercolonial Railway. Presented May 3, 1921. Mr. Fielding.....*Not printed.*

**160.** Return to an Order of the House of the 18th April, 1921, for a copy of all correspondence, telegrams and other documents exchanged between the Department of Justice and the Department of the Attorney General in the province of Alberta, in regard to the vacancy in the District Court Judgeship occasioned by the transfer of Judge McNeil to the Judicial District of Calgary. Presented May 3, 1921. Mr. Shaw. *Not printed.*

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**161.** Return to an Order of the House of the 7th March, 1921, for a Return showing:— 1. Total number of enlistments in the Canadian Expeditionary Force (including men who enlisted under the Military Service Act) from the outbreak of the war to Armistice day. 2. Number of the said men who served in (*a*) Canada; (*b*) England, and (c) France. 3. The total number of examinations of pensioners conducted by the Board of Pension Commissioners from June, 1920, to date. 4. Number of reductions in pensions made and the total amount thereof. 5. Cost of the administration of the Board of Pension Commissioners for the whole period of the Board's existence. 6. Number of employees (a) male, and (b) female, employed by the said Board, and number of the male employees who saw service in France. 7. Number of men employed in the Department of Soldiers' Civil Re-establishment who saw service in France, and the total cost of administration of this department to date. 8. Number of men in the service of the Soldiers' Settlement Board and the Vocational Training Board, and what number of them saw service in France. Presented May 3, 1921. Mr. Gordon ..... *Not printed.*

**162** Report of the Royal Commission appointed under Part I of the Inquiries Act, by Order in Council of May 20, 1919, to inquire into and concerning the possibilities of the Reindeer and Musk-Ox industries in the Arctic and sub-Arctic regions of Canada. Presented by Hon. Mr. Meighen, May 4, 1921..... *Not printed.*

**163.** Return to an Order of the House of the 16th March, 1921, for a copy of all correspondence, documents, telegrams, reports, memoranda, tenders and contracts having reference to or in connection with the repairs of the wharf situated at St. Michel, County of Bellechasse, Quebec, from October 1, 1918, to date. Presented May 7, 1921. Mr. Fournier..... *Not printed.*

**164.** Return to an Address to His Excellency the Governor General of the 11th April, 1921, for a copy of all correspondence, telegrams, petitions and other documents exchanged between the Dominion Government and the Ontario Provincial Government or any Ministers of either Administration, relative to the removal of the British Embargo on Canadian cattle. Presented May 9, 1921. Mr. Smith..... *Not printed.*

**165.** Return to an Address to His Excellency the Governor General, of the 11th April, 1921, for a copy of all correspondence between the Chief Justice of Ontario and any Member of the Government as to the Judges' Act of the Session of 1920. Presented May 9, 1921. Mr. Lemieux..... *Not printed.*

**166.** Return to an Order of the House of the 2nd May, 1921, for a Return showing (*a*) the number of officials transferred from Calgary, Winnipeg, Ottawa, Halifax, or other points in Canada to Vancouver (Soldiers' Civil Re-establishment Department) since November 1, 1920. (*b*) Whether said transferees are married or single. (*c*) Number of officials in Vancouver whose services have been dispensed with since November 1, 1920 (Soldiers' Civil Re-establishment Department), also number to whom notice of retirement has been given. (*d*) Names of those transferred into Vancouver and positions to which they were assigned. Presented May 9, 1921. Mr. Stevens. *Not printed.*

**167.** Return to an Order of the House of the 14th March, 1921, for a copy of all official correspondence between the Government of Canada or any Member thereof, and the Government of the Province of Manitoba, or any member thereof, respecting subsection 5, of clause 325 of the Consolidated Railway Act of Canada. Presented May 9, 1921. Mr. Cahill..... *Not printed.*

**168.** Copy of Supplementary Extradition Convention with the United States, signed at London on the 15th January, 1917. Presented by Hon. Mr. Doherty, May 11, 1921. *Not printed.*

**168*a*.** Copy of a Convention between the United States and Great Britain, signed January 15, 1917, making the wilful desertion of wife or children in the United States and Canada an extraditable offence. Presented by Hon. Mr. Doherty, May 21, 1921. *Not printed.*

**169.** Return to an Order of the House of the 21st March, 1921, for a copy of all correspondence, telegrams, reports, memoranda in the hands of the Minister of Public Works, Officials of the Public Works, Superintendent of Engineering Department, in and for the Province of Quebec, Mr. A. R. Decarie, and Engineering Department at Ottawa pertaining to and regarding the construction, repairs or improvements at the following named harbours: St. Ulric, Matane, Ste. Felicite, Ruisseau à Loutre, Méchins, all in Matane County, from January, 1918, to date. Presented May 12, 1921. Mr. Pelletier..... *Not printed.*

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**170.** Return to an Order of the House of the 4th March, 1921, for a statement showing:— 1. The amounts loaned or the credits made by the Government of Canada since the 19th April, 1920 (*a*) to Greece, (*b*) to Roumania. 2. The respective dates of these loans or credits to (*a*) Greece, (*b*) Roumania. 3. The nature of goods bought by the Government of Canada (*a*) for Greece, (*b*) for Roumania. 4. The names of corporations, firms or persons from whom these goods have been purchased, (*a*) the nature of the merchandise in each case, (*b*) the amounts paid by the Government to these corporations, firms or persons in each case and also the date of said payments. Presented May 13, 1921. Mr. Archambault.....*Not printed.*

**171.** Return to an Order of the Senate of the 17th May, 1921, for a Return showing:— 1. The amount of money paid each year by the Government of Canada subsequent to 1910 to, for, or in connection with: (*a*) The Intercolonial Railway (*b*) the Canadian Northern Railway, and its subsidiaries; (*c*) the Grand Trunk Pacific Railway; (*d*) the Transcontinental Railway; (*e*) the Grand Trunk Railway of Canada. 2. Apart from the above, the amount of loans to each. 3. The total amount charged to date to capital account against or in connection with the Intercolonial Railway and the Grand Trunk Pacific Railway, separately. 4. The additional amount, if any, paid by the Government to, or in connection with the Intercolonial Railway, and the Grand Trunk Pacific Railway, separately, and not charged to capital account. The Senate. *Not printed.*

**172.** Return to an Order of the House of the 9th May, 1921, for a copy of all correspondence between any member of the Government or any official of the Insurance Department with any member of any Provincial Government or any Provincial Superintendent of Insurance or any association of Provincial Superintendents of Insurance with respect to the resolution amending the Insurance Act standing in the Minister of Finance's name on the Order Paper or the subject matter of the resolution. Presented May 20, 1921. Mr. Lemieux.....*Not printed.*

**173.** Copy of correspondence in respect to an alleged invitation to the Honourable P. J. Veniot to enter the Dominion Cabinet. Presented by Hon. Mr. Meighen, May 20, 1921.

**174.** Return to an Order of the House of the 28th April, 1921, for a Return showing:— 1. How many automobiles the Government owns and uses in Ottawa. 2. How many chauffeurs are employed, their names and respective salaries. 3. Who the Ministers are and Deputy Ministers who use the said cars. 4. What other officials are using them and for what special purpose. 5. Whether any of said automobiles have been used on Sundays during the last fiscal year. If so, by whom. 6. Whether the Government has any garage in the city of Ottwa. 7. If so, what it cost during the last fiscal year for maintenace, wages, gasoline, repairs of all, and tires, respectively. 8. Whether the said garage was purchased by the Government. If so, from whom, at what price, and when it was purchased. Presented May 26, 1921. Mr. Lanctot. *Not printed.*

**175.** Return to an Order of the House of the 7th March, 1921, for a Return showing:— 1. Number of Civil Servants in the Inside Service in each Department of the Government on December 31, 1920. 2. How many days absence, exclusive of regular holidays, were recorded in each Department for the year 1920. Presented May 26, 1921. Mr. Steele .....*Not printed.*

**176.** Report of the Committee appointed by the Minister of Justice to advise upon the revision of the Penitentiary Regulations and the Amendment of the Penitentiary Act, February 28, 1921. Presented by Hon. Mr. Doherty, May 28, 1921...*Not printed.*

**177.** Copy of Draft Conventions and recommendations of the International Labour Conference, Washington, 1919, and of the International Labour Conference, Geneva, 1920 Presented by Hon. Mr. Doherty, May 28, 1921.....*Not printed.*

**178.** Copy of all papers, correspondence, etc., in the Department of the Naval Service in connection with the sale of H.M.C.S. "Niobe." Presented by Hon. Mr. Doherty, May 28, 1921.....*Not printed.*

**179.** Copy of an opinion from the Deputy Minister of Justice to the Under Secretary of State as to the date on which, under Section 109 of the Canada Temperance Act, prohibition, if the vote be favourable to, is to come into force in New Brunswick, and how that day is to be determined. Presented by Hon. Mr. Doherty, May 28, 1921. *Not printed.*

**180.** Copy of Order in Council, P.C. 1217, dated 9th day of April, 1921, transferring the administration of the Agricultural Fertilizers Act from the Department of Health to the Department of Agriculture. Presented by Hon. Mr. Tolmie, May 31, 1921. *Not printed.*

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**181.** Return to an Order of the House of the 21st April, 1921, for a Return showing:—1. How many secretaries, private-secretaries, assistant-private-secretaries, joint-secretaries to Ministers of the Crown have been appointed since 1911. 2. Date of each nomination. 3. Names of the nominees. 4. Salary each has been receiving. 5. By what minister each has been appointed. 6. Whether all or any of such persons are still in the employ of the Government. If so, their names, what position they are occupying and salary they are receiving. Presented June 1, 1921. Mr. Parent. *Not printed.*

**182.** Annual Report of the Superintendent of the Geodetic Survey of Canada for the fiscal year ending March 31, 1920. Presented by Hon. Mr. Tolmie, June 2, 1921. *Not printed.*

**183.** Copy of the Joint Report of the International Boundary Commission upon the Survey and Demarcation of the Boundary between the United States and Canada, from the western terminus of the land boundary along the forty-ninth parallel on the west side of Point Roberts, through Georgia, Haro, and Juan de Fuca Straits, to the Pacific ocean, together with two identical signed joint charts, in accordance with the provisions of Article VIII of the Treaty signed at Washington, April 11, 1908. Presented by Hon. Mr. Tolmie, June 2, 1921.....*Not printed.*

**184.** Interim report of His Honour Judge Snider on the disposition of a quantity of publications from the Distribution Branch of the Government Printing Bureau. Presented June 3, 1921.....*Not printed.*

**184*a*.** Letter from Fred Cook, Esq., Chairman of the Editorial Committee on Governmental Publications, and F. C. C. Lynch, Esq., respecting Judge Snider's Report on the discarding of publications at the Government Distribution Office, with a copy of Inventory No. 1. Presented June 4, 1921.....*Not printed.*

CANADA

# PUBLIC ACCOUNTS

FOR THE

## FISCAL YEAR ENDED MARCH 31,

## 1920

*PRINTED BY ORDER OF PARLIAMENT*

OTTAWA
THOMAS MULVEY
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1921

[No. 2—1921] *Price, 15 cents.*

*To His Excellency the Duke of Devonshire, K.G., P.C., G.C.M.G., G.C.V.O. etc., etc., Governor General and Commander in Chief of the Dominion of Canada.*

May it Please Your Excellency,—

The undersigned has the honour to present to Your Excellency the Public Accounts of Canada for the Fiscal Year ended March 31, 1920.

All of which is respectfully submitted.

H. L. DRAYTON,
*Minister of Finance.*

Ottawa, 1920.

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" of Comparative Statement Finance Dept., page 100.
" of Issue and Redemption of Dominion Notes page 101.

For this information refer to the Public Accounts for the fiscal year ended March 31, 1919.

FINANCE DEPARTMENT,
OTTAWA.

The Hon. Sir HENRY DRAYTON, K.C., K.B.,
Minister of Finance, Ottawa.

SIR,—I have the honour to submit to you the Public Accounts of Canada for the fiscal year ended March 31, 1920.

In carrying out the policy of making the balance sheet simple and illustrative its usual form has, under the personal supervision of Mr. Geo. Edwards, F.C.A., C.B.E., of the well-known firm of Messrs. Edwards, Morgan and Company, Chartered Accountants, Head Office in the city of Toronto, been revised and set up in a manner more in conformity with those of banks, railway corporations and other financial institutions. Mr. Edwards and his firm have given considerable attention to this revision without remuneration. The revised balance sheet will undoubtedly be favourably received by outside business concerns.

Certain tables, which have been reproduced from year to year hitherto without alteration, have, for considerations of economy, been omitted from the published accounts for the fiscal year ended March 31, 1920, as no longer serving any useful purpose, and also as tending to emphasize the value of the tables which have been retained. Information contained in the tables now omitted may be found in the published accounts for the previous year. A footnote to the "Table of Contents," with which the present publication is prefaced, will indicate the tables so omitted.

In further compliance with your instructions, the usual method of arriving at the net debt of the Dominion has been modified by not including non-active assets, as explained to Parliament in your Budget Speech of last Session, the result, when the accounts of the year were finally closed, being an increase of the net debt from $1,964,853,618.62 (the amount which would have been determined under past method) to $2,248,868,623.79, the difference being $284,015,005.17, representing non-active assets referred to in your Budget Speech of May 18, 1920, as follows:—

"It is obvious that the advances to the Canadian Northern, Grand "Trunk Pacific, and Grand Trunk Railway Companies cannot be treated as "active assets. They are not at the moment realizable; further, no interest "is being paid, and in some cases the principal as well as interest is over-"due. As is well known, Canada is now the owner of the Canadian North-"ern, receiver for the Grand Trunk Pacific, and steps have been taken "for the acquisition of the Grand Trunk. While the Railways have potential

"value, at the present time the fact is that the country itself owns the "Canadian Northern and is responsible for the operation of the Grand "Trunk Pacific, with resultant heavy cost to the taxpayer.

"Assets which are not readily convertible, as the specie reserve is con- "vertible, or are not interest producing, are not such assets as ought to be "deducted from the gross debt. They are inactive, they are items of such "a character as might well be placed in a suspense account. At any rate, "whatever may be their future value, however great it may be, they are "not assets of such a character as to directly reduce the gross debt any "more than the other capital accounts of the country ought to be deducted "from it.

"I would therefore reduce the deductions made from the gross debt by "the railway items already referred to, and on the same grounds after making "a study of the amounts making up the $39,000,000 odd charged to mis- "cellaneous investments, I would reduce that item by $11,015, 951.20, and "the item, miscellaneous and banking accounts, of $175,000,000 odd by the "sum of $56,592,463.12. While the charge against the Imperial Government "is correctly stated as of the above date, beyond all question there are "further contra accounts of the Imperial Government which will approxi- "mately reduce this credit item by some $33,033,333.34. The result of "providing for this contra account and of treating the inactive items as "items that ought to go in suspense or capital account is to reduce the "investments included in calculating the net debt by $337,359,124.07, and to "increase the net debt as shown from $1,935,946,312.85 to $2,273,305,436.92."

## ORDINARY RECEIPTS AND PAYMENTS

The Receipts on account of Consolidated Fund for the year amounted to $349,746,334.70, and the expenditure on the same account $303,843,929.90 showing surplus of Ordinary Receipts over Ordinary Expenditures of $45,902,404.80.

## SPECIAL EXPENDITURES

In addition to the ordinary expenditure the following special expenditures were made chargeable to Consolidated Revenue Fund:—

| | | |
|---|---|---|
| Demobilization | | $346,612,954 56 |
| Cost of Loan flotations | | 17,945,119 96 |
| Railway Subsidies— | | |
| St. John and Quebec Railway | $121,665 91 | |
| Edmonton, Dunvegan and British Columbia Railway | 213,179 64 | |
| | | 334,845 55 |
| Miscellaneous Charges | | 2,050,193 08 |
| | | $366,943,113 15 |

## CAPITAL EXPENDITURES

The following outlays were made during the year and charged to Capital:—

| | | | |
|---|---|---|---|
| CANALS— | | | |
| Trent Canal | $1,050,798 13 | | |
| Welland Ship Canal | 3,499,963 35 | | |
| | | | $4,550,761 48 |
| RAILWAYS— | | | |
| Canadian Government Railways | $22,307,365 79 | | |
| International Railway of New Brunswick | 2,673,714 90 | | |
| Quebec and Saguenay Railway | 549,771 63 | | |
| St. Martins Railway | 48,750 00 | | |
| York and Carleton Railway | 13,500 00 | | |
| National Transcontinental Railway | 528,360 08 | | |
| | $26,121,462 40 | | |
| LESS Refund of previous years expenditure— | | | |
| Hudson Bay Railway | $ 235,608 48 | | |
| New Brunswick and Prince Edward Island Railway | 3,540 00 | 239,148 48 | |
| Total Railways | | $25,882,313 92 | |
| LESS refund previous years expenditure Quebec Bridge | | 880 65 | |
| | | | $25,881,433 27 |
| Total Railways and Canals | | | $30,432,194 75 |
| Public Works— | | | |
| Government Buildings, Ottawa | | | 3,055,713 97 |
| Port Arthur and Fort William Harbours | | | 371,586 10 |
| Quebec Harbour | | | 140,551 98 |
| River St. Lawrence Ship Canal | | | 487,414 14 |
| St. John Harbour Improvements | | | 997,720 57 |
| Toronto Harbour Improvements | | | 677,373 35 |
| Vancouver Harbour Improvements | | | 17,644 73 |
| Victoria Harbour, B.C. | | | 36,172 91 |
| Esquimalt, B.C., New Dry Dock | | | 4,994 60 |
| Toronto Island Breakwater protection | | | 157 07 |
| Dredging Plant—St. Lawrence River | | | 65,964 03 |
| Government Shipbuilding Programme | | | 33,014,389 63 |
| Total Public Works | | | $38,869,683 08 |
| Total Capital Expenditure | | | $69,301,877 83 |

## SAVINGS BANKS

At the close of the fiscal year, the balance at the credit of the depositors in the Post Office and Government Savings Banks amounted to $42,334,812.55, a decrease of $10,722,205.67 as compared with the balance held on March 31, 1919. The withdrawals during the year exceeded the deposits by $12,098,550.79, while $1,376,345.12 was added for interest accrued, making a net decrease of $10,722,205.67.

## INVESTMENTS

### Sinking Funds

Investments on account of the Sinking Funds of the various loans were made during the year to the amount of $3,674,265.12. The total investments for Sinking Funds, increased from $18,664,675.76 on March 31, 1919, to $22,338,940.88 on March 31, 1920.

### Advances to Harbour Commissioners

Advances were made under Statute to the Montreal Harbour Commissioners and to the Quebec Harbour Commissioners amounting to $1,301,000.

| | |
|---|---|
| Montreal Harbour Commissioners | $1,140,000 |
| Quebec Harbour Commissioners | 161,000 |

### Loans to Banks

Under authority of 5 Geo. V, cap. 3, "The Finance Act, 1914" subsection (*a*), section 4, advances during the year were made in the form of issues of Dominion Notes to various banks to the amount of $254,672,000, to which should be added a debit balance of $69,628,000 at the beginning of the year making a total of $324,300,000. Of this amount $216,733,275 was repaid, leaving an outstanding balance of $107,566,725 on March 31, 1920.

### Advances to Railways

Advances have been made to the following Railways:—

| | |
|---|---|
| Canadian Northern Railway— | |
| Under authority of Appropriation Act, 1919 | $35,000,000 00 |
| Canadian Northern Railway— | |
| Under authority of Section 4, ss. 3, Cap. 24, Acts, 1917 | 266,666 76 |
| Grand Trunk Railway— | |
| Under authority of Order-in-Council dated September, 1919 | 554,800 00 |
| Grand Trunk Pacific Railway— | |
| (Guaranteed Interest Account)— | |
| Under authority of Acts 1905 and Acts 1914 | 2,727,133 90 |
| Grand Trunk Pacific Railway (Receiver Account)— | |
| Under authority of Orders of the Exchequer Court of Canada | 9,209,401 98 |

### Advances to Provinces

Advances were made to the following Provinces:—

| | |
|---|---|
| Province of Saskatchewan— | |
| Under authority of Order in-Council, dated July 19, 1918, P.C. No. 1810 | 100,000 00 |
| Province of British Columbia (Housing Scheme) | 750,000 00 |
| Province of Manitoba (Housing Scheme) | 1,580,000 00 |
| Province of New Brunswick (Housing Scheme) | 600,000 00 |
| Province of Ontario (Housing Scheme) | 8,750,000 00 |
| Province of Quebec (Housing Scheme) | 60,000 00 |

The advances for Housing Scheme were made under authority of Order-in-Council dated December 31, 1918, P.C. No. 2997, and Order-in-Council, dated February 20, 1919, P.C. No. 374.

### Imperial and Foreign Governments

The following credits were granted during the fiscal year ended March 31, 1920:—

Belgium Government—

Under authority of Order-in-Council dated 15th April, 1919. $ 6,232,938 62

French Government—

Under authority of Order-in-Council dated 21st March, 1919 5,500,000 00

Greek Government—

Under authority of Order-in-Council dated 15th April, 1919. 2,747,175 77

Italian Government—

Under authority of Order-in-Council dated 28th May, 1919. 5,828,081 99

Roumanian Government—

Under authority of Order-in-Council dated 2nd April, 1919. 19,443,590 97

During the year the Imperial Government reduced her indebtedness to the Dominion of Canada by $58,452,925.76 leaving a balance at the close of the year in favour of the Dominion of $171,209,390.60 not including final adjustments on the basis of exchange rates.

### Soldiers' Land Settlement Board

Loans were made by the Soldiers' Land Settlement Board during the fiscal year amounting to $40,326,975.52 which, added to the balance outstanding on March 31, 1919, of $1,408,554.31 made a total advance of $41,735,529.83.

## DEBT

The Net Debt of the Dominion at the close of the fiscal year was $2,248,-868,623.79, or an increase of $674,337,591.35 over the debt as it stood on March 31, 1919. The increase is accounted for as follows:—

| | | |
|---|---|---|
| Special Expenditures | $366,943,113 15 | |
| Capital Expenditures | 69,301,877 83 | |
| | $ 436,244,990 98 | |
| Less excess of Ordinary Revenue over Ordinary Expenditure | 45,902,404 80 | |
| | | $390,342,586 18 |
| Assets taken as non-active | 284,015,005 17 | |
| Less amount included in Consolidated Fund investment account which was taken as non-active when calculating the Net Debt, March 31, 1919 | 20,000 00 | |
| | | 283,995,005 17 |
| | | $674,337,591 35 |

## ASSETS

Non-Active Assets amounting to $284,015,005.17 which have not been considered in arriving at the Net Debt of the Dominion for the year ended March 31 1920:—

| | |
|---|---|
| Canadian Northern Railway | $133,887,666 50 |
| Grand Trunk Railway | 1,148,533 33 |
| Grand Trunk Pacific Railway | 96,126,722 58 |
| Railway Equipment | 41,462,008 93 |
| Consolidated Fund Investment Account | 155,549 65 |
| Quebec Harbour Debentures | 10,798,550 58 |
| Three Rivers Harbour Debentures | 81,760 97 |
| Southern Alberta Land Company | 354,212 63 |
| | $284,015,005 17 |

## LOANS

Under the provisions of the "Demobilization Act, 1919" authority was given by Order-in-Council, dated October 24, 1919, P.C. No. 2185 for the raising of a Sixth War Loan of five and half per cent bonds issued at par and maturing as follows:—

5 year Bonds due November 1, 1924.
15 year Bonds due November 1st, 1934.

The prospectus of this loan was issued October 27, 1919. At the close of the fiscal year the subscriptions paid in full, including conversions from previous issues amounted to $587,031,400, leaving unpaid subscriptions at that date of $34,130,700, making a total issue of $621,162,100. The number of subscribers were approximately 800,000.

Under authority of Order-in-Council dated December 12, 1919, P.C. No 2497, the sale of War Savings Stamps was discontinued but Thrift Stamps were still offered for sale. The amount of War Savings and Thrift Stamps outstanding at the close of the year was $2,576,549.65.

Under authority of Order-in-Council, dated December 12, 1919, P.C. No. 2497, Dominion of Canada Savings Certificates were offered for sale—$531,636.75 were sold and $369.75 redeemed, leaving a balance outstanding on March 31, 1920, of $531,267. These Certificates are issued in denominations of $5, $10, $25, $50 and $100, and may be purchased at any chartered bank in Canada or Money Order Post Office. The issue price is at the rate of $85 per $100. They are redeemable at any time at the rates printed on Certificate and mature three years from the date of issue.

The New York Temporary Loan of 1917-19, amounting to $75,000,000, matured on August 1, 1919. Under the provisions of the Public Service Act of 1919, authority was granted by Order-in-Council, dated July 7, 1919, P.C. No. 1392 to float a new loan to meet the maturing obligations. Notes and Bonds bearing interest at the rate of five and a half per cent per annum were issued as follows:—

2 year notes to the amount of $15,000,000 at an issue price of 99¼.

10 year bonds to the amount of $60,000,000 at an issue price of 97.

During the year bonds of the 3½ per cent 1925-28 loan to the amount of $10,404,678.36 and bonds of the 4½ per cent 1925-45 loan to the amount of $30,000,000, were cancelled and credited to the Imperial Treasury against advances made by the Dominion of Canada as follows:—

3½ per cent 1925-28 loan taken back at 95 or $9,884,444.44.

4½ per cent 1925-45 loan taken back at 99 or $29,700,000.00.

## TEMPORARY LOANS

The amount of temporary loans outstanding March 31, 1920, was $88,862,000.

## GUARANTEED SECURITIES

The list of securities guaranteed by the Dominion is as follows:—

1. The Canadian Northern Railway Company, Cap. 7, Edward VII (1903).

The guarantee is for the principal of £1,923,287 sterling, and interest thereon at the rate of 3 per cent per annum for fifty years.

2. The Canadian Northern Railway Company, Cap. 11, 7-8 Edward VII (1908)

The guarantee is for the principal of £1,622,586 19s. 9d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from July 20, 1908, interest payable half yearly.

3. The Canadian Northern Ontario Railway Company, Chapter 6, 1-2 George V (1911).

The guarantee is for the principal of £7,350,000 sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from May 19, 1911, interest payable half yearly.

4. The Canadian Northern Alberta Railway Company, Chapter 6, 9-10, Edward VII (1910) as amended by Chapter 8, 2 George V (1912).

The guarantee is for the principal of £647,260 5s. 6d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years from May 4, 1910, interest payable half yearly.

5. The Grand Trunk Pacific Railway Company, Chapter 98, Acts of 1905.

The guarantee is for 3 per cent bonds of the Railway Company to an amount equal to 75 per cent of the cost of construction of the Western Division of the National Transcontinental Railway but not exceeding $13,000 per mile in respect of the Prairie Section of the said railway. The amount of bonds issued and guaranteed is £7,200,000, of which £3,200,000 were issued in 1905, £2,000,000 in 1909, and £2,000,000 in 1910.

The balance, £6,800,000 of the issue of £14,000,000, authorized by the above Acts to be guaranteed by the Dominion, has been purchased under authority of Chapter 24, 3-4 George V (1913) "The Grand Trunk Pacific Railway Bond Purchase Act."

The purchases by fiscal years were:—

| | |
|---|---|
| During fiscal year 1912-13 | £ 2,287,700 |
| During fiscal year 1913-14 | 2,645,000 |
| During fiscal year 1914-15 | 1,867,300 |
| | £ 6,800,000 |

6. The Canadian Northern Alberta Railway Company, Chapter 7, 2 George V (1912).

The guarantee is for the principal of £733,561 12s. 10d. sterling debenture stock and interest thereon at the rate of 3½ per cent per annum for fifty years, from April 1, 1912, interest payable half yearly.

7. The Canadian Northern Railway Guarantee Act, 1914.

Authority is given the Dominion to guarantee the securities of the Canadian Northern Railway Company to an amount not exceeding $45,000,000 together with interest thereon at the rate of 4 per cent per annum. £3,500,000 of these securities have been sold and a portion of the remainder has been pledged for the purpose set out in the Act.

8. The Grand Trunk Pacific Guarantee Act, 1914.

Authority is given the Dominion to guarantee the securities of the Grand Trunk Pacific Railway Company to an amount not exceeding $16,000,000 together with interest thereon at the rate of 4 per cent per annum. £655,600 of these securities have been sold and $7,500,000 pledged against an advance by the Dominion Government of an issue of Dominion Notes to the amount of $6,000,000.

9. The Canadian Northern Railway.

By Order in Council dated November 4, 1920, P.C. No. 2692, authority was given to guarantee the payment of the principal and interest and of the Sinking Fund, as the same respectively become due, of the Twenty-Year Seven per cent Sinking Fund Gold Debenture Bonds, to the amount of $25,000,000. The issue was made in New York City, December 1, 1920, through Messrs. William A. Reed and Company, at a price of 96.20 in New York funds and sold to the Public at 100.

10. The Grand Trunk Railway Company of Canada.

By Order in Council dated November 27, 1920, P.C. No. 2898, authority was given to guarantee the payment of the principal and interest and of the instalments of the Sinking Fund, as the same respectively become due of the Twenty-Year Seven per cent Sinking Fund Gold Debenture Bond to the amount of $25,000,000. The issue was made in New York City, October 1st, 1920, through Messrs. William A. Read and Company at a price of 94½ in New York funds and sold to the public at 100.

## DOMINION NOTES

The circulation of Dominion Notes stood at $311,932,791.92 on March 31, 1920, being an increase over the circulation at the close of last year of $22,674,-094.25. On March 31, 1920, $105,067,643.67 gold, and $196,791,960.97 approved securities were held against outstanding Dominion Notes.

## SUPERANNUATION AND RETIREMENT ACTS

The statement showing the number and total salaries of officials coming under the Superannuation Acts and Retirement Act has been continued to March 31, 1920.

After a long and honourable career as a public servant of the Dominion Mr. T. C. Boville, C.M.G., B.A., retired from the position of Deputy Minister of Finance on the 31st March, 1920.

Respectfully submitted,

*J. C. SAUNDERS,*

Deputy Minister of Finance.

# BALANCE SHEET

## REVENUE AND EXPENDITURE

## CONDENSED CASH STATEMENT

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## SCHEDULES

## COMPARATIVE TABLES

## APPENDICES

# THE DOMINION

## BALANCE SHEET

| ASSETS— | $ cts. |
|---|---|
| Cash on hand and in banks | 156,652,549 44 |
| Specie Reserve | 105,067,643 67 |
| Advances to Provinces, Banks, etc., secured, per Schedule A | 157,124,864 25 |
| Advances to Imperial and Foreign Governments, per Schedule B | 211,173,197 75 |
| Advances to Soldiers Settlement Board | 41,735,529 83 |
| Sinking Funds, per Schedule C | 22,338,940 88 |
| Miscellaneous Current Accounts, per Schedule D | 98,568,237 30 |
| Balance being *Net Debt March 31, 1920*, (exclusive of interest accrued and outstanding) carried forward | 2,248,868,623 79 |
| | 3,041,529,586 91 |

| | | |
|---|---|---|
| Public Works, Canals, per Schedule E | | 129,519,871 80 |
| " Railways, per Schedule F | | 413,529,930 85 |
| " Miscellaneous, per Schedule G | | 138,206,338 27 |
| Military Property and Stores | | 12,118,150 87 |
| Territorial Accounts per Schedule H | | 9,895,947 68 |
| Railway Accounts (old) per Schedule I | | 88,397,169 62 |
| Railway Accounts Non-Active, per Schedule J | | 272,624,931 34 |
| Miscellaneous Accounts, Non-Active, per Schedule K | | 11,390,073 83 |
| Balance Consolidated Fund, as at March 31, 1919 | $ 852,145,501 18 | |
| Added to March 31, 1920 | 321,040,708 35 | |
| Total as on March 31, 1920 | | 1,173,186,209 53 |
| | | 2,248,868,623 79 |

OF CANADA

MARCH 31, 1920.

| LIABILITIES— | $ cts. |
|---|---|
| Dominion Notes in circulation | 311,932,791 92 |
| Savings Bank Deposits, per Schedule L | 42,334,812 55 |
| Bank Circulation Redemption Fund | 5,958,543 15 |
| Trust Funds, per Schedule M | 13,550,966 90 |
| Province Accounts, per Schedule N | 9,624,153 30 |
| Miscellaneous Current Accounts, per Schedule O | 30,535,723 14 |
| Temporary Loans, per Schedule P | 88,862,000 00 |
| Funded Debt, payable in Canada, per Schedule Q | 2,066,856,126 23 |
| " " London, per Schedule R | 336,001,469 72 |
| " " New York per Schedule S | 135,873,000 00 |
| | 3,041,529,586 91 |

Balance Net Debt March 31, 1920 brought forward ..... 2,248,868,623 79

We have examined the Balance Sheet of the Dominion of Canada (shewn herewith) as of March 31st, 1920, also the Expenditure and Revenue Account for the fiscal year ended on the said date, and have verified the same by reference to the Dominion Ledgers. We certify that the above-mentioned statements accurately set forth the matters therein referred to, and are as shewn by the said books.

EDWARDS, MORGAN & CO.,
Chartered Accountants.

Ottawa, December 1st, 1920.

2,248,868,623 79

THE DOMINION

EXPENDITURE AND

YEAR ENDED

EXPENDITURE.

| | | | | cts. |
|---|---|---|---|---|
| *Ordinary.* | | | | |
| Interest on Public Debt, per schedule | A.A.. | $ 107,527,088 | 85 | |
| Agriculture, | " B.B.. | 4,783,083 | 06 | |
| Public Works, | " C.C.. | 9,016,246 | 74 | |
| Post Office, | " D.D.. | 20,774,312 | 20 | |
| Dominion Lands & Parks | " E.E.. | 4,751,780 | 06 | |
| Pensions, | " F.F.. | 26,004,461 | 02 | |
| Soldiers Settlement Board | " G.G.. | 2,886,156 | 06 | |
| Soldiers Civil Re-Establishment, | " H.H. | 45,869,064 | 02 | |
| Miscellaneous, | " I.I... | 82,231,737 | 89 | |
| | | | | 303,843,929 90 |
| *Special.* | | | | |
| Demobilization, per schedule | J.J... | 346,612,954 | 56 | |
| Cost of Loan Flotations, | " K.K.. | 17,945,119 | 96 | |
| Railway Subsidies, | " L.L... | 334,845 | 55 | |
| Miscellaneous Charges, | " M.M. | 2,050,193 | 08 | |
| | | | | 366,943,113 15 |
| | | | | 670,787,043 05 |

OF CANADA.

REVENUE ACCOUNT.

MARCH 31, 1920.

REVENUE.

| | | | $ cts. |
|---|---|---|---|
| *Ordinary:* | | | |
| Customs, | per schedule N.N.. | 168,796,822 94 | |
| Excise, | " O.O.. | 42,698,082 57 | |
| Post Office, | " P.P.. | 24,471,708 89 | |
| Public Works | " Q.Q.. | 921,014 76 | |
| War Tax Revenue, | " R.R. | | |
| Inland Revenue | | 15,587,706 70 | |
| Business Profits | | 44,145,184 48 | |
| Income Tax | | 20,263,739 91 | |
| Miscellaneous | | 2,083,170 49 | |
| Miscellaneous Revenue, per schedule S.S. | | 30,778,903 96 | |
| | | | $ 349,746,334 70 |
| Balance being excess of Expenditure over Revenue carried to Consolidated Fund | | | 321,040,708 35 |
| | | | 670,787,043 05 |

## CONDENSED CASH

YEAR ENDING

*Receipts.*

| | | $ cts. |
|---|---|---|
| Balance from Fiscal Year, 1918-19— | | |
| Banks in Canada | $ 131,073,080 01 | |
| Bank of Montreal, London | 4,108,544 71 | |
| | 135,181,624 72 | |
| LESS—Bank of Montreal, New York. | 1,629,242 88 | |
| | | 133,552,381 84 |
| Specie Reserve | | 17,159,723 41 |
| Imperial and Foreign Governments, per Schedule 1 | | 18,678,095 75 |
| Dominion Notes | | 22,674,094 25 |
| Bank Circulation Redemption Fund | | 91,354 75 |
| Trust Funds, per Schedule 2 | | 1,665,875 58 |
| Loan Accounts (Funded Debt) per schedule 3 | | 624,196,756 15 |
| | | 818,018,281 73 |

NOTE—Where there have been both Receipts and Disbursements affecting any of the above indicated accounts., the net amount only is shown.

STATEMENT.

MARCH 31, 1920.

| *Payments.* | | $ cts. |
|---|---|---|
| Advances to Banks, Provinces, etc., per Schedule 4 | | 50,328,152 92 |
| Advances to Soldiers Settlement Board | | 40,326,975 52 |
| Sinking Fund Purchases, per Schedule 5 | | 3,674,265 12 |
| Miscellaneous Current Accounts, per Schedule 6 | | 60,071,327 98 |
| Savings Banks | | 10,722,205 67 |
| Capital Accounts— | | |
| Public Works, Canals, per Schedule 7 | $ 4,550,761 48 | |
| " Railways per Schedule 8 | 25,881,433 27 | |
| " Miscellaneous, per Schedule 9 | 38,869,683 08 | |
| | | 69,301,877 83 |
| Railway Advances, (non-active) per Schedule 10 | | 45,780,690 27 |
| Miscellaneous Accounts (non-active) per Schedule 11 | | 160,528 63 |
| Temporary Loans—per Schedule 12 | | 59,959,000 00 |
| Consolidated Fund—per Expenditure and Revenue accounts. | | 321,040,708 35 |
| Balance to Fiscal Year 1920-21— | | |
| Banks in Canada | $ 144,114,801 51 | |
| Bank of Montreal, London | 14,749,846 32 | |
| | 158,864,647 83 | |
| LESS Bank of Montreal, New York | 2,212,098 39 | |
| | | 156,652,549 44 |
| | | 818,018,281 73 |

# SCHEDULES TO BALANCE SHEET.

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "A" | | | |
| *Advances to Provinces, Banks, etc., secured—* | | | |
| Province of Ontario Loan | | 2,000,000 00 | |
| Province of Saskatchewan Loans to Farmers, O. C. P. C. 1810, July 19, 1918 | | 1,000,000 00 | |
| Province of Manitoba | | 500,000 00 | |
| Province of British Columbia (Housing Scheme) | | 750,000 00 | |
| " Manitoba " | | 1,580,000 00 | |
| " New Brunswick " | | 600,000 00 | |
| " Ontario " | | 8,750,000 00 | |
| " Quebec " | | 60,000 00 | |
| Loans to Banks, "Finance Act, 1914" | | 107,566,725 00 | |
| Loans to Banks (on call) | | 2,170,000 00 | |
| Canada Permanent Mortgage Corporation | | 500,000 00 | |
| Central Canada Loan and Savings Company | | 700,000 00 | |
| Huron & Erie Mortgage Corporation | | 1,500,000 00 | |
| National Trust Company | | 450,000 00 | |
| Southern Loan and Savings Company | | 125,000 00 | |
| Standard Reliance Mortgage Corporation | | 100,000 00 | |
| The Victoria Loan and Savings Company | | 200,000 00 | |
| Waterloo County Loan and Savings Company | | 275,000 00 | |
| Montreal Harbour Commission | | 27,625,000 00 | |
| Montreal Turnpike Trust | | 133,255 92 | |
| St. John Bridge and Railway Extension Company | | 433,900 00 | |
| Consolidated Fund Investment Account | | 105,983 33 | |
| | | | 157,124,864 25 |
| SCHEDULE "B" | | | |
| *Advances to Imperial and Foreign Governments—* | | | |
| Imperial Government Account | | 171,209,390 60 | |
| Italian Government Loan "Secured" | | 6,003,301 20 | |
| Belgium Government, Special Account "Secured" | | 1,704,602 62 | |
| Belgium Government, Sale of Horses "Secured" | | 4,528,336 00 | |
| French Government, Special Account "Secured" | | 5,500,000 00 | |
| Greek Government, Special Account "Secured" | | 2,747,175 77 | |
| Italian Government, Account Trade and Com'erce Dept. | | 702 52 | |
| Roumanian Government Special Account "Secured" | | 19,443,590 97 | |
| Russian Government Account Militia Dept. | | 36,098 07 | |
| | | | 211,173,197 75 |
| SCHEDULE "C" | | | |
| *Sinking Funds—* | | | |
| Loan of 1884 | | 8,894,838 34 | |
| 3½ per cent loan of 1930–50 | | 9,568,960 61 | |
| 4 per cent loan of 1940–60 | | 3,624,841 93 | |
| War Loan 1915–25 | | 250,300 00 | |
| | | | 22,338,940 88 |
| SCHEDULE "D" | | | |
| *Miscellaneous Current Accounts—* | | | |
| Alien Enemy Account | | 37,156 71 | |
| Agriculture, "Feed for Live Stock" | | 21,496 92 | |
| Agriculture, Screenings | | 57,117 34 | |
| Agriculture, "Seed Peas and Beans" | | 257,911 61 | |
| Agriculture, "Stock Grazing" | | 230,200 04 | |
| Bank of Montreal, Provincial Note Suspense | | 28,431 33 | |
| Bank of Montreal, Victory Loan Trading Account | | 5,772,127 62 | |
| Bank of Montreal, Suspense Account, Patriotic Fund | | 1,746,972 20 | |
| Bank of England, Suspense Account | | 252,394 77 | |
| Canadian Government Railways (Open Accounts) | | 8,585,001 61 | |
| Canadian Government Railways Stores Accounts) | | 8,146,993 24 | |
| Canada Grain Act | | 141,446 84 | |
| Copper Coinage | | 12,386 97 | |
| Carried forward | | 25,289,637 20 | |

## SCHEDULES TO BALANCE SHEET—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 25,289,637 20 | |
| SCHEDULE "D"—*Con.* | | | |
| *Miscellaneous Current Accounts*—Con. | | | |
| Canadian Northern Railway, Special Account | | 293,644 08 | |
| Gold Coinage | | 929,564 22 | |
| High Commissioners Suspense Account | | 10,106 03 | |
| King's Printer Advance Stationery | | 437,543 98 | |
| Saskatchewan Seed Grain Account | | 123,820 24 | |
| Seed Grain and Relief Account | | 5,084,402 56 | |
| Silver Coinage | | 1,509,819 14 | |
| Sinking Fund Special Account | | 1,385,702 38 | |
| Sinking Fund Special Account, War Loan 1915–25 | | 2,837 37 | |
| War Loan 1916–31 Suspense | | 57 50 | |
| Soldiers Land Settlement Board—Suspense Account | | 1,001,102 60 | |
| Victory Loan 1919 Trading Account | | 62,500,000 00 | |
| | | | 98,568,237 30 |
| SCHEDULE "E" | | | |
| *Public Works (Canals)*— | | | |
| Burlington Bay Canal | | 308,328 32 | |
| Chambly Canal, River Richelieu | | 580,092 59 | |
| Improvement of Trent Canal | | 559,067 70 | |
| Lachine Canal | | 11,142,580 65 | |
| Lake St. Peter | | 1,164,235 08 | |
| Murray Canal | | 1,248,946 71 | |
| Ottawa Works | | 6,875,244 17 | |
| Quebec Canals | | 34,841 69 | |
| Sault Ste. Marie Canals | | 4,935,809 42 | |
| St. Lawrence Canals | | 34,145,085 97 | |
| St. Ours Locks | | 5,690 91 | |
| St. Peters Canal | | 492,023 82 | |
| Tay River Navigation | | 615,550 17 | |
| Trent River Navigation | | 17,964,598 82 | |
| Welland Canal | | 29,396,775 66 | |
| Welland Ship Canal | | 20,050,875 12 | |
| Miscellaneous | | 125 00 | |
| | | | 129,519,871 80 |
| SCHEDULE "F" | | | |
| *Public Works (Railways)*— | | | |
| Digby and Annapolis Railway | | 660,683 09 | |
| Intercolonial Railway | | 120,220,732 24 | |
| International Railway | | 2,681,377 35 | |
| Prince Edward Island Railway | | 11,451,124 15 | |
| National Transcontinental Railway | | 164,564,098 62 | |
| New Brunswick and Prince Edward Island Railway | | 297,371 89 | |
| Hudson Bay Railway | | 20,558,836 69 | |
| New Cars for His Excellency the Governor General | | 71,538 82 | |
| North Railway | | 250,000 00 | |
| Quebec Bridge | | 21,707,009 19 | |
| Miscellaneous | | 18,000 00 | |
| Quebec and Saguenay Railway | | 6,892,575 85 | |
| Canadian Government Railways | | 64,094,332 96 | |
| St. Martins Railway | | 48,750 00 | |
| York and Carleton Railway | | 13,500 00 | |
| | | | 413,529,930 85 |
| SCHEDULE "G" | | | |
| *Public Works (Miscellaneous)*— | | | |
| Bare Point Breakwater | | 217,995 90 | |
| Cape Tormentine Harbour | | 236,860 63 | |
| Esquimalt Graving Dock | | 1,284,765 82 | |
| Georgian Bay to Montreal Waterway Survey | | 918,796 85 | |
| Carried forward | | 2,658,219 20 | |

## SCHEDULES TO BALANCE SHEET—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 2,658,219 20 | |
| SCHEDULE "G"—*Con.* | | | |
| *Public Works (Miscellaneus)*—Con. | | | |
| Government Buildings, Ottawa | | 22,751,629 89 | |
| Government Shipbuilding Programme | | 33,014,389 63 | |
| Improvement to the St. Lawrence | | 24,533,032 05 | |
| Kingston Graving Dock | | 556,589 35 | |
| Land and Cable Telegraph Lines | | 348,320 77 | |
| Lévis Graving Dock | | 971,592 58 | |
| Montreal Harbour Improvements | | 1,060,342 83 | |
| New Dominion Building, Toronto | | 1,166,646 95 | |
| Port Arthur and Ft. William Harbour and River Kaministique | | 12,791,991 91 | |
| Halifax Dry Dock | | 3,627 17 | |
| Port Colborne Harbour | | 904,459 39 | |
| Quebec Harbour Improvements | | 8,223,561 62 | |
| Rainy River, Lock and Dam | | 133 80 | |
| St. Andrews Rapids including Red River improvements | | 1,569,845 74 | |
| St. John Harbour Improvements | | 12,108,764 14 | |
| Tiffin Harbour Improvements | | 481,621 59 | |
| Vancouver Harbour | | 3,600,078 73 | |
| Victoria Harbour, Ontario, Improvements | | 761,801 79 | |
| Victoria Harbour, British Columbia, Improvements | | 5,132,400 94 | |
| Yukon Territories Works | | 1,921,392 10 | |
| Toronto Harbour | | 3,645,896 10 | |
| | | | 138,206,338 27 |
| SCHEDULE "H" | | | |
| *Territorial Accounts*— | | | |
| North West Territories, Organization | | 1,460,000 00 | |
| North West Territories, Purchase | | 1,460,000 00 | |
| Expenses connected with North West Rebellion | | 826,077 87 | |
| Dominion Lands to March 31, 1911 | | 10,425,395 92 | |
| | | 14,171,473 79 | |
| LESS—Received from Dominion Lands | | 4,275,526 11 | |
| | | | 9,895,947 68 |
| SCHEDULE "I" | | | |
| *Railway Accounts (Old)*— | | | |
| Canadian Pacific Railway | | 62,789,776 09 | |
| Grand Trunk Railway Debenture Account | | 15,142,633 34 | |
| Grand Trunk Railway Interest Account | | 10,457,458 01 | |
| Grand Trunk Railway Special Account | | 7,302 18 | |
| | | | 88,397,169 62 |
| SCHEDULE "J" | | | |
| *Railway Accounts (Non-Active)*— | | | |
| Canadian Northern Railway Loan Account, 1914, (Chap. 4, Act of 1915) | | 10,000,000 00 | |
| Canadian Northern Railway Loan Account, 1916 | | 15,000,000 00 | |
| Canadian Northern Railway Interest Account (Chap. 20, Acts of 1914) | | 5,294,000 02 | |
| Canadian Northern Railway (Act No. 1, Legislation, 1918 on account of interest and equipment) | | 25,000,000 00 | |
| Canadian Northern Railway (Loaa under War Measures Act) | | 6,197,566 80 | |
| Canadian Northern Railway (Purchase of Capital Stock C. N. Ry., Chap. 24, Acts 1917, Sec. 4, Sub-sec. 3) | | 10,000,000 00 | |
| Canadian Northern Ontario Railway Interest Account (Sec. 10, Chap. 6, Acts 1911) | | 2,396,099 68 | |
| Canadian Northern Railway (Legislation, 1917, for acquisition of Capital Stock, (7-8 Geo. V., Chap. 24) | | 25,000,000 00 | |
| Canadian Northern Railway (Appropriation Act of 1919) | | 35,000,000 00 | |
| Carried forward | | 133,887,666 50 | |

## SCHEDULES TO BALANCE SHEET—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 133,887,666 50 | |
| SCHEDULE "J"—*Concluded.* | | | |
| *Railway Accounts (Non-Active)*—Con. | | | |
| Grand Trunk Railway (Interest Account, O. C. Sept. 1919) | | 554,800 00 | |
| Grand Trunk Railway Co. (Temporary Loan) | | 593,733 33 | |
| Grand Trunk Pacific Railway Prairie Section Loan Account (Chap. 19 of Acts of 1909) | | 10,000,000 00 | |
| Grand Trunk Pacific Railway Loan Account 1913 (Chap. 23 of Acts, 1913) | | 15,000,000 00 | |
| Grand Trunk Pacific Railway Loan Account 1914 (Chap. 4 of Act, 1915) | | 6,000,000 00 | |
| Grand Trunk Pacific Railway Investment Account | | 38,093,333 23 | |
| Grand Trunk Pacific Railway Loan Account (Appropriation Act No. 4, 1917) | | 5,038,053 72 | |
| Grand Trunk Pacific Railway Company, Interest Account | | 7,081,783 45 | |
| Grand Trunk Pacific Railway, Appropriation Act, 1918 | | 7,471,399 93 | |
| Grand Trunk Pacific Railway, Guaranteed Interest Account | | 2,732,750 27 | |
| Grand Trunk Pacific Railway, Receiver Account | | 9,709,401 98 | |
| Railway Equipment Account | | 41,462,008 93 | |
| | | | 272,624,931 34 |
| SCHEDULE "K" | | | |
| *Miscellaneous Accounts, Non-Active*— | | | |
| Consolidated Fund Investment Account | | 155,549 65 | |
| Quebec Harbour Debentures | | 10,798,550 58 | |
| Three Rivers Harbour Debentures | | 81,760 97 | |
| Southern Alberta Land Company | | 354,212 63 | |
| | | | 11,390,073 83 |
| SCHEDULE "L" | | | |
| *Savings Banks*— | | | |
| Post Office Savings Banks | | 31,605,594 38 | |
| Dominion Government Savings Banks | | 10,723,484 67 | |
| Savings Banks, Nova Scotia Suspense Account | | 977 81 | |
| Savings Banks, Nova Scotia Interest Account | | 4,755 69 | |
| | | | 42,334,812 55 |
| SCHEDULE "M" | | | |
| *Trust Funds*— | | | |
| Common School Fund | | 2,650,909 84 | |
| Indian Fund | | 10,900,057 06 | |
| | | | 13,550,966 90 |
| SCHEDULE "N" | | | |
| *Province Accounts*— | | | |
| Province of British Columbia Debt Account | | 583,021 40 | |
| Province of Manitoba Debt Account | | 3,578,941 20 | |
| Province of Nova Scotia Debt Account | | 1,055,924 25 | |
| Province of New Brunswick Debt Account | | 529,299 39 | |
| Province of Ontario Debt Account, 47 Vic., c. 4 | | 2,848,289 52 | |
| Province of Prince Edward Island Debt Account | | 775,791 83 | |
| Province of Quebec Debt Account, 47 Vic., c. 4 | | 2,549,213 61 | |
| | | 11,920,481 20 | |
| LESS— | | | |
| Province of Nova Scotia Suspense Account | 40,315 94 | | |
| Province of Prince Edward Island Account | 782,402 33 | | |
| Province of Quebec Debt Account | 1,473,609 63 | | |
| | | 2,296,327 90 | |
| | | | 9,624,153 30 |

## SCHEDULES TO BALANCE SHEET—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "O" | | | |
| *Miscellaneous Current Accounts—* | | | |
| Alberta Government Seed Grain Account | | 8,784 19 | |
| Alberta School Lands | | 189 54 | |
| Atlantic and Lake Superior Ry. Co | | 1,521 82 | |
| Banque du Peuple, Special Account | | 14,450 85 | |
| Banque Ste-Hyacinthe, Special Account | | 7,613 31 | |
| Banque St-Jean, Special Account | | 2,007 23 | |
| Banque Ville Marie, Special Account | | 4,549 59 | |
| Bank of Yarmouth, Special Account | | 904 82 | |
| Behring Sea Indemnity | | 8,022 05 | |
| Board of Pension Commissioners, Special Account | | 6,964 04 | |
| British Columbia, Pilotage Fund | | 35,625 50 | |
| Briton, Medical and General Life Association, Special Account | | 179 74 | |
| Canadian Trade Commission | | 122,619 28 | |
| Central Bank, Special Account | | 2,225 94 | |
| Cash Suspense | | 64,327 54 | |
| Collingwood Harbour, Special Account | | 12,304 80 | |
| Columbia River, Special Account | | 2,989 16 | |
| Commercial Bank of Manitoba, Special Account | | 6,460 56 | |
| Contractors Securities | | 930,534 79 | |
| Copyright Duties | | 76 37 | |
| Decayed Pilots Fund Account | | 69,980 85 | |
| Empress of Ireland Relief Fund, Special Account | | 1,079 80 | |
| Fort Osborne Barracks, Special Account | | 62,947 27 | |
| Government Annuities, Account | | 3,937,355 98 | |
| Halifax Pilots, General Account | | 4,261 05 | |
| Halifax Pilots, Pension Fund | | 48,335 15 | |
| Insurance Fund | | 866,225 91 | |
| Intercolonial and Prince Edward Island Railway, Employees' Provident Fund | | 465,740 31 | |
| Interior Department, Suspense Account | | 231 44 | |
| Interprovincial Bridge over Restigouche, Special Account | | 8,837 70 | |
| Labour Department, Special Account | | 1,713 71 | |
| Land Assurance Fund, Special Account | | 8,672 63 | |
| Law Fees, Maritime Court, Ontario | | 408 25 | |
| Manitoba School Lands | | 774 29 | |
| Military Estates | | 338,873 92 | |
| Militia and Defence Regimental Funds, Special Accounts | | 77,609 77 | |
| Militia and Defence, Special Account | | 2,144 14 | |
| National Transcontinental Railway, Apprentice Fund | | 1,173 03 | |
| Ontario Bank, Special Account | | 21,559 38 | |
| Ontario Farmers' Gift | | 25 61 | |
| Pelagic Sealing | | 189,336 25 | |
| Post Office Account | | 3,584,885 42 | |
| Prisoners of War | | 141,878 63 | |
| Railways and Canals, Suspense Account | | 41,996 95 | |
| Railway Grade Crossing Fund | | 1,703,976 14 | |
| Retirement Fund | | 6,574,923 10 | |
| Royal North West Mounted Police, Special Account | | 148,083 60 | |
| Saskatchewan School Lands | | 838 33 | |
| Siberian Credit, Special Account | | 20,537 01 | |
| Soldiers' Civil Re-Establishment Trust Fund | | 781,003 90 | |
| Strathcona Trust Fund | | 500,000 00 | |
| Superannuation Fund | | 1,015,465 42 | |
| St. Helen's Island, Special Account | | 19,783 10 | |
| St. John & Quebec Railway—Stores Account | | 50 89 | |
| St. Stephens Bank, Special Account | | 11,638 67 | |
| St. John and Quebec Railway—Open Account | | 35,205 32 | |
| Three Rivers Harbour, Sinking Funds | | 2,152 62 | |
| Unpaid Coupons | | 179,503 62 | |
| Unpaid Debentures | | 973 33 | |
| Unpaid Warrants of former years | | 49 36 | |
| Carried forward | | 22,102,562 97 | |

# SCHEDULES TO BALANCE SHEET—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 22,102,562 97 | |
| SCHEDULE "O"—*Concluded.* | | | |
| *Miscellaneous Current Account*—Con. | | | |
| Unpaid Dividends, British Columbia | | 33 67 | |
| " Canada | | 4,663 18 | |
| " Dominion Stock | | 3,911 58 | |
| " New Brunswick | | 1,279 00 | |
| " Nova Scotia | | 795 80 | |
| " Prince Edward Island | | 867 25 | |
| " 3 per cent 1894 Stock | | 21 15 | |
| " Victory Loan 1917 | | 2,226 03 | |
| Victory Loan 1917 at credit of subscribers in arrears | | 101,652 16 | |
| " 1918 " " " " | | 74,586 18 | |
| " 1917, Canvassers' Suspense Account | | 725 68 | |
| " 1919, at credit of subscribers in arrears | | 6,336,750 68 | |
| War Special Account | | 1,905,647 81 | |
| | | | 30,535,723 14 |
| SCHEDULE" P" | | | |
| *Temporary Loans*— | | | |
| New York Loans | | 15,042,000 00 | |
| Temporary Loan (Treasury Bills) | | 73,820,000 00 | |
| | | | 88,862,000 00 |
| SCHEDULE "Q" | | | |
| *Funded Debt (payable in Canada)*— | | | |
| Provincial Notes, Nova Scotia | | 39,198 65 | |
| Unpaid warrants, Prince Edward Island | | 549 59 | |
| Compensation to Seigneurs | | 33,305 63 | |
| Compensation to Townships | | 153 00 | |
| Province of New Brunswick, 6 p.c. loan debentures | | 600 00 | |
| Province of Canada 5 p.c. loan debentures | | 400 00 | |
| Dominion Stock, issue A. 6 per cent | | 8,000 00 | |
| " " A. 3½ " | | 12,836 67 | |
| " " B. 3½ " | | 61,500 00 | |
| " " C. 3½ " | | 48,666 67 | |
| " " F. 3½ " | | 60,800 00 | |
| Debenture Stock, 5 p.c., 1919 | | 153,300 00 | |
| " 5 p.c., 1922, School Lands | | 19,342,000 00 | |
| " 5½ p.c., 1919 | | 5,200 00 | |
| " 5½ p.c., 1920 | | 238,400 00 | |
| " 5½ pc.., 1921 | | 363,250 00 | |
| War Savings Certificates | | 7,257,798 20 | |
| Dominion of Canada Savings Certificates | | 531,267 00 | |
| War Savings and Thrift Stamps | | 2,576,549 65 | |
| Dominion of Canada War Loan 1915–25, 5 per cent | | 43,245,300 00 | |
| " " " 1916–31, 5 per cent | | 54,398,700 00 | |
| " " " 1917–37, 5 per cent | | 92,652,800 00 | |
| Victory Loan 1917, 5½ per cent, due 1922 | 194,842,100 00 | | |
| " " due 1927 | 65,961,450 00 | | |
| " " due 1937 | 252,820,200 00 | | |
| | | 513,623,750 00 | |
| Victory Loan 1918, 5½ per cent, due 1923 | 194,881,800 00 | | |
| " " due 1933 | 483,081,200 00 | | |
| | | 677,963,050 00 | |
| Victory Loan 1919, 5½ per cent, due 1924 | 105,289,550 00 | | |
| " " due 1934 | 481,741,850 00 | | |
| | | 587,031,400 00 | |
| Bond Loan, 3½ per cent, 1925–28 | | 2,000,000 00 | |
| " 4½ per cent, 1925–45 | | 65,207,351 17 | |
| (See also Appendix No. 1) | | | 2,066,856,126 23 |

## SCHEDULES TO BALANCE SHEET—*Concluded.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "R" | | | |
| *Funded Debt (payable in London)*— | | | |
| 3½ per cent loan, 1884 | | 23,467,206 27 | |
| 3½ " " Canadian Pacific Ry. Land Grant | | 15,056,006 66 | |
| 3½ " " 1930–50 | | 137,058,841 00 | |
| 3 " " 1888 | | 8,071,230 16 | |
| 3 " " 1892 | | 18,250,000 00 | |
| 3 " " 1894 | | 10,950,000 00 | |
| 2½ " " 1897 | | 4,888,185 64 | |
| 4 " " 1940–60 | | 93,926,666 66 | |
| 4½ " " 1920–25 | | 24,333,333 33 | |
| | | | 336,001,469 72 |
| (See also Appendix No. 2) | | | |
| SCHEDULE" S" | | | |
| *Funded Debt (payable in New York)*— | | | |
| 5 per cent Bond Loan, 1915–35 | | 873,000 00 | |
| 5 per cent Public Service Loan, 1916 | | 75,000,000 00 | |
| 5½ per cent Bond Loan, 1919–29 | | 60,000,000 00 | |
| | | | 135,873,000 00 |

# ORDINARY EXPENDITURE, 1919-20.

SCHEDULE "A.A"—INTEREST ON PUBLIC DEBT.

| To Whom Paid | Description | Time for Which Interest was Paid | Date to Which Interest was Paid | Rate of Interest | Amount of Principal | — | Interest Paid | Totals |
|---|---|---|---|---|---|---|---|---|
| | | | | p.c. | $ cts. | $ cts. | $ cts. | $ cts. |
| | FUNDED *Debentures and Inscribed Stock Payable in London* | | | | | | | |
| Bank of Montreal | Loan of 1884 unguaranteed | 1 year | Dec. 1, 1919 | 3½ | 23,467,206 27 | | 821,352 20 | |
| " | " 1888 " | 1 " | Jan. 1, 1820 | 3 | 8,071,230 16 | | 242,136 90 | |
| " | " 1892 " | 1 " | Jan. 1, 1920 | 3 | 18,250,000 00 | | 547,500 00 | |
| " | " 1894 " | 1 " | Jan. 1, 1920 | 3 | 10,950,000 00 | | 328,500 00 | |
| " | " 1897 " | 1 " | April 1, 1920 | 2½ | 4,888,185 64 | | 122,204 63 | |
| " | " 1914-19 " | ½ " | July 1, 1919 | 3½ | 21,835,176 92 | | 409,409 55 | |
| " | " 1930-50 " | 1 " | Jan. 1, 1920 | 3½ | 137,058,841 00 | | 4,797,059 42 | |
| " | " 1940-60 " | 1 " | April 1, 1920 | 4 | 93,926,666 66 | | 3,757,066 66 | |
| " | " 1920-25 Bonds unguaranteed | 1 " | Nov. 1, 1919 | 4½ | 24,333,333 33 | | 1,095,000 00 | |
| " | Canadian Pacific Railway Land Grant Loan unguaranteed | 1 " | Jan. 1, 1920 | 3½ | 15,050 006 66 | | 526,960 22 | |
| | | | | | | | | 12,647,189 58 |
| | PAYABLE IN CANADA | | | | | | | |
| Sundry persons | Stock A | 1 " | April 1, 1920 | 6 | 8,000 00 | 480 00 | | |
| " | " A | 1 " | Nov. 1, 1919 | 3½ | 12,836 67 | 449 28 | 929 28 | |
| " | " B | ½ " | May 1, 1919 | 3½ | 73,100 00 | 1,279 25 | | |
| " | " B | ½ " | Nov. 1, 1919 | 3½ | 70,000 00 | 1,225 00 | | |
| " | " B | Various | | | | 63 91 | | |
| | | | | | | | 2,568 16 | |
| " | " C | 1 year | Nov. 1, 1919 | 3½ | 48,666 67 | | 1,703 34 | |
| " | " F | 1 " | Jan. 1, 1920 | 3½ | 60,800 00 | | 2,127 92 | |
| " | War Loan 1915-25 | 1 " | Dec. 1, 1919 | 5 | *43,245,300 00 | | 2,130,626 23 | |
| " | " 1916-31 | 1 " | April 1, 1920 | 5 | *54,398,700 00 | | 1,881,454 34 | |
| " | " 1917-37 | 1 " | Mar. 1, 1290 | 5 | *92,052,800 00 | | 4,370,966 67 | |
| " | Victory Loan 1917 | 1 " | Dec. 1, 1919 | 5½ | *513,623,750 00 | | 27,229,738 31 | |
| " | " 1918 | 1 " | Nov. 1, 1919 | 5½ | *677,963,050 00 | | 34,382,334 38 | |
| Imperial Government | Loan of 1925-28 | 1 " | Mar. 1, 1920 | 3½ | 12,404,678 36 | | 434,163 74 | |
| " | " 1925-45 | 1 " | Dec. 1, 1919 | 4½ | 95,207,351 17 | | 4,284,330 80 | |
| | | | | | | | | 74,720,943 17 |
| Carried forward | | | | | | | | 87,368,132 75 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

SCHEDULE "A.A"—*Continued*

| To Whom Paid | Description | Time for Which Interest was Paid | Date to Which Interest was Paid | Rate of Interest | Amount of Principal | — | Interest Paid | Totals |
|---|---|---|---|---|---|---|---|---|
| | | | | p.c. | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | | | | | | | | 87,368,132 75 |
| | PAYABLE IN NEW YORK | | | | | | | |
| Sundry persons | Bond Loan 1915-35 | 1 year | Feb. 1, 1920 | 5 | 873,000 00 | | 43,650 00 | |
| " | Public Service Loan | 1 " | April 1, 1920 | 5 | 75,000,000 00 | | 3,750,000 00 | |
| " | Bond Loan 1919-29 | ½ " | Feb. 1, 1920 | 5½ | 69,000,000 00 | | 1,650,000 00 | |
| | | | | | | | | 5,443,650 00 |
| | UNFUNDED | | | | | | | |
| " | Post Office Savings Bank | 1 " | April 1, 1920 | 3 | *31,605,594 38 | 1,056,545 20 | | |
| " | Dominion Government Savings Bank | 1 " | April 1, 1920 | 3 | *10,723,484 67 | 319,799 92 | 1,376,345 12 | |
| Indian Funds | Trust Fund | 1 " | April 1, 1920 | 6 | 1,089,844 37 | 65,390 65 | | |
| " | " | 1 " | April 1, 1920 | 5 | 8,148,942 30 | 407,447 12 | | |
| | | | | | | | 472,837 77 | |
| Hon. Prov. Treas. Ontario | Trust Fund proportion of Common School Fund | 1 " | Jan. 1, 1920 | 5 | | 73,746 08 | | |
| Hon. Prov. Treas. Quebec | Trust Fund proportion of Common School Fund | 1 " year | Jan. 1, 1920 | 5 | | 58,532 45 | | |
| | | | | | | | 132,279 13 | |
| Hon. Prov. Treas. Alberta | Alberta School Lands | 1 " | April 1, 1920 | 3 | *3,189 54 | 14,174 75 | | |
| Hon. Prov. Treas. Manitoba | Manitoba School Lands | 1 " | April 1, 1920 | 3 | *774 29 | 11,058 06 | | |
| Hon. Prov. Treas. Saskatchewan | Saskatchewan School Lands | 1 " | April 1, 1920 | 3 | *322,466 59 | 27,300 38 | 52,533 19 | |
| Three Rivers Harbour Sinking Fund | Trust Fund | 1 " | April 1, 1929 | 4 | *2,049 81 | | 82 81 | |
| Land Assurance Fund | " | 1 " | April 1, 1920 | 3 | *8,672 63 | | 252 39 | |
| Sundry Banks | Bank Circulation Redemption Fund | 1 " | July 1, 1919 | 3 | *5,958,843 15 | | 176,571 76 | |
| Sundry persons | Contractors' Securities | 1 " | April 1, 1920 | 3 | *930,534 79 | | 35,754 27 | |
| " | Debenture Stock | ½ " | Oct. 1, 1919 | 5 | *19,495,300 00 | | 866,078 37 | |
| " | " | 1 " | Dec. 1, 1919 | 5½ | *626,850 00 | | 78,605 49 | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| " | War Savings Certificates | Various | | | | *7,257,798 20 | | 635,145 25 | |
| " | Retirement Fund | 1 " | Jan. 1, 1920 | 4 | | *6,574,923 10 | | 239,925 65 | |
| " | Superannuation Fund | 1 " | April 1, 1920 | 6 | | *1,015,465 42 | | 32,915 29 | |
| " | Insurance " | 1 " | April 1, 1920 | 6 | | * 866,225 91 | | 43,849 37 | |
| " | Annuities " | 1 " | April 1, 1920 | 4 | | *3,937,355 98 | | 147,003 72 | |
| " | Compensation to Seigneurs | 1 " | Jan. 1, 1920 | 6 | | *33,305 63 | | 1,874 56 | |
| " | Compensation to Townships | 1 " | Jan. 1, 1920 | 6 | | *153 00 | | 7 64 | |
| " | Decayed Pilots Fund | 1 " | April 1, 1920 | 3 | | *69,980 85 | | 177 70 | |
| " | Halifax Pilots Pension Fund | 1 " | April 1, 1920 | 3 | | *48,335 15 | | 13 01 | |
| Sundry Persons | I. C. Ry. and P.E.I. Ry. Employees Provident Fund | 1 " | April 1, 1920 | 3 | | *465,740 31 | | 11,515 18 | |
| Militia Council | Strathcona Trust Fund | 1 " | Nov. 12, 1919 | 4 | | 300,000 00 | 12,000 00 | | |
| " | " | 1 " | Nov. 14, 1919 | 4 | | 200,000 00 | 8,000 00 | 20,000 00 | |
| Sundry Persons | N. T. Ry. Apprentice Fund | 1 " | April 1, 1920 | 3 | | | | 38 19 | |
| Bank of Montreal, London | Interest on Current Account | | | | | | | 45,215 45 | |
| Bank of Montreal, New York | " | | | | | | | 31,378 31 | |
| Bank of Montreal, New York | Temporary Loan, 1917 | ½ " | Aug. 1, 1919 | 5 | *75,000,000 00 | 1,778,850 00 | | | |
| Bank of Montreal, New York | Temporary Loan | 100 days | July 31, 1919 | 5½ | 2,000,000 00 | 30,136 99 | | | |
| Bank of Montreal, New York | " | 97 days | July 31, 1919 | 5½ | 2,000,000 00 | 29,232 88 | | | |
| Bank of Montreal, New York | " | 78 days | July 31, 1919 | 5½ | 2,000,000 00 | 23,506 85 | | | |
| Bank of Montreal, New York | " | 62 days | July 31, 1919 | 5½ | 3,000,000 00 | 28,027 40 | | | |
| Bank of Montreal, New York | " | 45 days | July 31, 1919 | 5½ | 1,000,000 00 | 6,780 82 | | | |
| Bank of Montreal, New York | " | 139 days | Dec. 17, 1919 | 5½ | 10,000,000 00 | 209,452 05 | | | |
| Bank of Montreal, New York | " | 29 days | Jan. 16, 1920 | 5½ | 7,500,000 00 | 32,773 97 | | | |
| Bank of Montreal, New York | " | 2 days | Jan. 18, 1920 | 5½ | 1,500,000 00 | 452 05 | | | |
| Sundry Persons | New York Temporary notes, 1919-21 | ½ year | Feb. 1, 1920 | 5½ | 15,000,000 00 | 412,500 00 | | 2,551,713 01 | |
| Sundry Banks | Interest on Treasury Bills | 1 " | Jan 15, 1920 | 5½ | 49,215,000 00 | 2,706,825 00 | | | |
| " | " " | 1 " | April 1, 1920 | 5½ | 24,605,000 00 | 1,353,275 00 | | 4,060,100 00 | |
| Sundry persons | Interest on Treasury Bills | 121 days | Nov. 15, 1919 | 5½ | 4,000,000 00 | 72,931 51 | | | |
| " | " | 113 " | Nov. 15, 1919 | 5½ | 2,200,000 00 | 37,460 27 | | | |
| " | " | 107 " | Nov. 15, 1919 | 5½ | 222,000 00 | 3,579 38 | | | |
| " | " | 102 " | Nov. 15, 1919 | 5½ | 5,040,000 00 | 77,464 10 | | | |
| " | " | 101 " | Nov. 15, 1919 | 5½ | 4,000 00 | 60 87 | | | |
| " | " | 100 " | Nov. 15, 1919 | 5½ | 41,000 00 | 617 80 | | | |
| " | " | 99 " | Nov. 15, 1919 | 5½ | 93,400 00 | 1,393 33 | | | |
| " | " | 97 " | Nov. 15, 1919 | 5½ | 177,000 00 | 2,587 11 | | | |
| Carried forward | | | | | | | 196,094 37 | 11,012,212 63 | 92,811,782 75 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

SCHEDULE "A.A"—*Continued.*

| To Whom Paid | Description | Time for Which Interest was Paid | Date to Which Interest was Paid | Rate of Interest | Amount of Principal | — | Interest Paid | Totals |
|---|---|---|---|---|---|---|---|---|
| | | | | p.c. | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward... | | | | | | 196,094 37 | 11,012,212 63 | 92,811,782 75 |
| Sundry persons... | Interest on Treasury Bills | 95 days... | Nov. 15, 1919.. | 5½ | 51,000 00 | 730 06 | | |
| " | " | 94 " ... | Nov. 15, 1919.. | 5½ | 607,000 00 | 8,597 77 | | |
| " | " | 93 " ... | Nov. 15, 1919.. | 5½ | 3,100 00 | 43 44 | | |
| " | " | 92 " ... | Nov. 15, 1919 | 5½ | 1,000 00 | 13 86 | | |
| " | " | 89 " ... | Nov. 15, 1919 | 5½ | 481,000 00 | 6,450 67 | | |
| " | " | 88 " ... | Nov. 15, 1919 | 5½ | 5,267,000 00 | 69,841 87 | | |
| " | " | 87 " ... | Nov. 15, 1919 | 5½ | 725,000 00 | 9,504 47 | | |
| " | " | 86 " ... | Nov. 15, 1919 | 5½ | 68,350 00 | 885 74 | | |
| " | " | 85 " ... | Nov. 15, 1919 | 5½ | 150,900 00 | 1,932 77 | | |
| " | " | 83 " ... | Nov. 15, 1919 | 5½ | 7,000 00 | 87 55 | | |
| " | " | 82 " ... | Nov. 15, 1919 | 5½ | 139,000 00 | 1,717 52 | | |
| " | " | 81 " ... | Nov. 15, 1919 | 5½ | 119,500 00 | 1,458 56 | | |
| " | " | 80 " ... | Nov. 15, 1919 | 5½ | 316,500 00 | 3,815 35 | | |
| " | " | 79 " ... | Nov. 15, 1919 | 5½ | 200,000 00 | 2,380 84 | | |
| " | " | 78 " ... | Nov. 15, 1919 | 5½ | 28,000 00 | 329 10 | | |
| " | " | 76 " ... | Nov. 15, 1919 | 5½ | 1,000 00 | 11 45 | | |
| " | " | 75 " ... | Nov. 15, 1919 | 5½ | 1,374,750 00 | 15,536 57 | | |
| " | " | 74 " ... | Nov. 15, 1919 | 5½ | 284,000 00 | 3,166 80 | | |
| " | " | 73 " ... | Nov. 15, 1919 | 5½ | 8,300 00 | 91 30 | | |
| " | " | 72 " ... | Nov. 15, 1919 | 5½ | 208,850 00 | 2,265 86 | | |
| " | " | 69 " ... | Nov. 15, 1919 | 5½ | 160,000 00 | 1,663 61 | | |
| " | " | 68 " ... | Nov. 15, 1919 | 5½ | 261,900 00 | 2,683 59 | | |
| " | " | 67 " ... | Nov. 15, 1919 | 5½ | 1,500 00 | 15 14 | | |
| " | " | 66 " ... | Nov. 15, 1919 | 5½ | 210,000 00 | 2,088 47 | | |
| " | " | 65 " ... | Nov. 15, 1919 | 5½ | 8,000 00 | 78 36 | | |
| " | " | 64 " ... | Nov. 15, 1919 | 5½ | 17,200 00 | 165 87 | | |
| " | " | 62 " ... | Nov. 15, 1919 | 5½ | 1,401,000 00 | 13,088 79 | | |
| " | " | 61 " ... | Nov. 15, 1919 | 5½ | 640,000 00 | 5,882 73 | | |
| " | " | 60 " ... | Nov. 15, 1919 | 5½ | 22,300 00 | 201 61 | | |
| " | " | 59 " ... | Nov. 15, 1919 | 5½ | 500,000 00 | 4,445 20 | | |
| " | " | 58 " ... | Nov. 15, 1919 | 5½ | 43,700 00 | 381 93 | | |
| " | " | 57 " ... | Nov. 15, 1919 | 5½ | 45,700 00 | 392 52 | | |
| " | " | 55 " ... | Nov. 15, 1919 | 5½ | 15,000 00 | 124 32 | | |
| " | " | 54 " ... | Nov. 15, 1919 | 5½ | 625,700 00 | 5,091 33 | | |
| " | " | 53 " ... | Nov. 15, 1919 | 5½ | 282,200 00 | 2,253 73 | | |
| " | " | 52 " ... | Nov. 15, 1919 | 5½ | 36,550 00 | 286 36 | | |
| " | " | 51 " ... | Nov. 15, 1919 | 5½ | 100,000 00 | 768 50 | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| " | " | 50 | " | Nov. 15, 1919 | 5½ | 111,115 00 | 837 17 | | | |
| " | " | 48 | " | Nov. 15, 1919 | 5½ | 216,000 00 | 1,562 29 | | | |
| " | " | 47 | " | Nov. 15, 1919 | 5½ | 914,300 00 | 6,475 25 | | | |
| " | " | 46 | " | Nov. 15, 1919 | 5½ | 149,500 00 | 1,036 26 | | | |
| " | " | 45 | " | Nov. 15, 1919 | 5½ | 1,254,000 00 | 8,503 15 | | | |
| " | " | 44 | " | Nov. 15, 1919 | 5½ | 313,500 00 | 2,078 53 | | | |
| " | " | 43 | " | Nov. 15, 1919 | 5½ | 146,000 00 | 945 98 | | | |
| " | " | 41 | " | Nov. 15, 1919 | 5½ | 612,500 00 | 3,784 07 | | | |
| " | " | 40 | " | Nov. 15, 1919 | 5½ | 49,950 00 | 301 07 | | | |
| " | " | 39 | " | Nov. 15, 1919 | 5½ | 211,000 00 | 1,240 00 | | | |
| " | " | 38 | " | Nov. 15, 1919 | 5½ | 1,632,000 00 | 9,344 88 | | | |
| " | " | 37 | " | Nov. 15, 1919 | 5½ | 42,800 00 | 238 03 | | | |
| " | " | 36 | " | Nov. 15, 1919 | 5½ | 2,523,000 00 | 13,686 42 | | | |
| " | " | 33 | " | Nov. 15, 1919 | 5½ | 360,000 00 | 1,790 14 | | | |
| " | " | 32 | " | Nov. 15, 1919 | 5½ | 5,000 00 | 24 11 | | | |
| " | " | 30 | " | Nov. 15, 1919 | 5½ | 455,000 00 | 2,056 85 | | | |
| " | " | 29 | " | Nov. 15, 1919 | 5½ | 681,000 00 | 2,975 93 | | | |
| " | " | 27 | " | Nov. 15, 1919 | 5½ | 365,000 00 | 1,484 99 | | | |
| " | " | 22 | " | Nov. 15, 1919 | 5½ | 1,600,000 00 | 5,304 11 | | | |
| " | " | 20 | " | Nov. 15, 1919 | 5½ | 150,000 00 | 452 65 | | | |
| | | | | | | | | 428,089 86 | | |
| Sundry Banks | Discount on Treasury Bills | 183 | " | Dec. 10, 1919 | 5½ | 50,000,000 00 | 1,378,767 12 | | | |
| " | " | 183 | " | Dec. 25, 1919 | 5½ | 50,000,000 00 | 1,378,767 12 | | | |
| " | " | 123 | " | Nov. 17, 1919 | 5½ | 50,000,000 00 | 926,712 33 | | | |
| " | " | 122 | " | Jan. 3, 1920 | 5½ | 50,000,000 00 | 919,178 08 | | | |
| " | " | 123 | " | Feb. 7, 1920 | 5½ | 9,315,000 00 | 172,646 51 | | | |
| " | " | 123 | " | Feb. 10, 1920 | 5½ | 15,685,000 00 | 290,709 66 | | | |
| " | " | 31 | " | Nov. 30, 1919 | 5½ | 12,000,000 00 | 56,054 79 | | | |
| " | " | 30 | " | Dec. 1, 1919 | 5½ | 10,000,000 00 | 45,205 48 | | | |
| " | " | 10 | " | Nov. 27, 1919 | 5½ | 8,775,000 00 | 13,192 47 | | | |
| " | " | 14 | " | Dec. 1, 1919 | 5½ | 13,280,000 00 | 28,015 34 | | | |
| | | | | | | | 5,209,248 90 | | | |
| | Less rebate of discounts | 15 | " | Dec. 10 to Dec. 25, 1919 | 4½ | 50,000,000 00 | 92,465 74 | | | |
| | " | 59 | " | Dec. 10, 1919 to Feb. 7, 1920 | 4½ | 9,315,000 00 | 67,757 05 | | | |
| | " | 62 | " | Dec. 10, 1919 to Feb. 10, 1920 | 4½ | 14,820,000 00 | 113,281 65 | | | |
| | " | 24 | " | Dec. 10, 1919 to Jan. 3, 1920 | 4½ | 48,270,000 00 | 142,826 26 | | | |
| | | | | | | | 416,330 70 | | | |
| Bank of Montreal, New York | Discount on Temporary Loan | 10 | " | July 21, 1919 to Aug. 1, 1919 | 5½ | 75,000,000 00 | | 4,792,918 20 | | |
| | | | | | | | | 114,583 33 | | 16,348,404 02 |
| | Less Interest collected from subscribers to Victory Loan, 1919 | | | | | | | | | 109,160,186 77 |
| | | | | | | | | | | 1,633,097 92 |
| | | | | | | | | | | 107,527,088 85 |

*Balance, March 31, 1920.

ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "B.B" | | | |
| *Agriculture*— | | | |
| Experimental Farms—Maintenance of Central Farm and establishment and maintaining of additional branch stations | | 1,199,949 81 | |
| Branch of Etymology | | 17,867 45 | |
| For the administration and enforcement of the Destructive Insect and Pest Act | | 115,785 85 | |
| For the development of the dairying industries and the improvement of transportation, sale and trade in food products | | 120,738 20 | |
| Fruit Branch | | 109,802 54 | |
| Towards the encouragement of cold storage warehouses for the better production and handling of perishable food products | | 8,601 44 | |
| Health of Animals | | 460,700 11 | |
| For the administration and enforcement of the Meat and Canned Foods Act | | 402,987 03 | |
| Publication Branch | | 36,224 55 | |
| International Institute of Agriculture, to assist in maintenance thereof, and provide for representation thereat | | 6,986 42 | |
| For the development of the Live Stock Industry | | 795,705 22 | |
| To enforce the Seed Act, to test seeds for farmers and seed merchants, to encourage the production and use of superior seeds, and to encourage the production of farm and garden crops | | 199,062 42 | |
| For the administration and carrying out of the provisions of the Agricultural Instruction Act | | 6,955 43 | |
| The Agricultural Instruction Act "Statutory" | | 1,301,746 59 | |
| | | | 4,783,083 06 |
| SCHEDULE "C.C" | | | |
| PUBLIC WORKS INCOME— | | | |
| Public Buildings. | | | |
| *Nova Scotia*— | | | |
| Amherst Drill Hall—Grading, paving, etc | 169 55 | | |
| Halifax Quarantine Station—Repairs and improvements | 2,404 85 | | |
| Halifax Dominion Buildings—Improvements, repairs, etc | 4,811 18 | | |
| Halifax Post Office—Alterations to fittings | 5,781 07 | | |
| Halifax Post Office—Alterations | 4,572 21 | | |
| | | 17,738 86 | |
| *New Brunswick*— | | | |
| St. John—Dominion Buildings—Improvements, repairs, etc | 5,066 03 | | |
| St. John Post Office—Alterations to fittings | 2,664 48 | | |
| St. John West—Post Office—Improvements | 1,189 25 | | |
| St. John—Quarantine Station on Partridge Island—Rebuilding detention building destroyed by fire | 28,482 09 | | |
| | | 37,401 85 | |
| *Maritime Provinces—Generally*— | | | |
| Dominion Public Buildings—Improvements, repairs, etc | | 24,987 29 | |
| *Quebec*— | | | |
| Dominion Public Building—Improvements, repairs, etc. | 27,541 87 | | |
| Farnham—Public Buildings—to complete payments | 1,115 70 | | |
| Grosse Isle Quarantine Station—Boiler House, new boilers, etc | 25,837 70 | | |
| Grosse Isle Quarantine Station—New buildings | 615 90 | | |
| Grosse Isle Quarantine Station—Repairs and Improvements | 14,390 86 | | |
| Granby—Public Buildings—Alterations and improvements | 12 46 | | |
| Carried forward | 69,514 49 | 80,128 00 | |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "CC"—*Con.* | | | |
| Brought forward | 69,514 49 | 80,128 00 | |
| PUBLIC BUILDINGS— | | | |
| *Quebec*—Con. | | | |
| Montreal—Dominion buildings—Improvements, repairs, etc. | 30,001 45 | | |
| Montreal—Public buildings | 87,463 74 | | |
| Montreal General Post Office—Remodelling old buildings | 311 02 | | |
| Montreal—Immigration Detention Building, alterations to heating system | 1,475 00 | | |
| Quebec—Reconstruction of store building on Marine Wharf | 9,560 51 | | |
| Quebec (Savard Park)—Isolated cottages for contagious diseases and disinfecting buildings | 30 60 | | |
| Three Rivers—New public buildings | 16,339 03 | | |
| Three Rivers—Public buildings—To pay Government's share of taxes and local improvements | 6,190 25 | | |
| St. Anne de Bellevue—Military Hospital | 18 93 | | |
| | | 220,905 02 | |
| *Ontario*— | | | |
| Amherstburg—Public building—Improvements, repairs, etc. | 674 24 | | |
| Deseronto—To refund security deposit of late Robert Cameron in connection with tender for public building | 2,300 00 | | |
| Dominion public buildings—Improvements, repairs, etc. | 30,945 62 | | |
| Hamilton—Public buildings | 23,813 97 | | |
| Hamilton Post Office—Electric wiring and fixtures, etc. | 137 24 | | |
| Hamilton—Postal Station "B" | 16,432 95 | | |
| Hamilton Post Office—Improvements | 14 39 | | |
| Fort William—Improvements | 4,042 54 | | |
| Kingston R.M.C.—Enlargement of educational block | 150,009 05 | | |
| Guelph—Public buildings—Addition | 18 75 | | |
| Ottawa—Departmental buildings—Fittings, etc. | 52,279 21 | | |
| Ottawa—Departmental buildings—To connect with central heating plant | 34,145 24 | | |
| Ottawa—Local improvements on Carling Avenue, opposite Central Experimental Farm | 6,616 20 | | |
| Ottawa—Government's share of cost of paving Elgin St., fronting Cartier Square and Victoria Memorial Museum | 11,614 91 | | |
| Ottawa—Government's share of cost of paving St. Patrick St. from Sussex St. to Mackenzie Ave. | 1,645 00 | | |
| Ottawa—Post Office improvements | 332 55 | | |
| Oshawa—New public building | 22,316 62 | | |
| Sault Ste. Marie—Public building—Improvements and additions | 54 35 | | |
| St. Thomas—Public building—Improvements | 73 23 | | |
| Toronto—Assistant Receiver General's building—Improvements and alterations | 45,386 05 | | |
| Toronto—Dominion buildings—Improvements, repairs, etc. | 21,044 82 | | |
| Toronto—Public buildings | 19,151 14 | | |
| Toronto—Orthopaedic Hospital—Government's share of local improvement taxes | 3,271 74 | | |
| Toronto—Postal Station "A" | 408,759 71 | | |
| Walkerton—Rural mail shelter | 19 19 | | |
| Welland—Public buildings—alterations and improvements | 1,200 00 | | |
| | | 856,298 71 | |
| *Manitoba*— | | | |
| Dominion Public buildings—Improvements, repairs, etc. | 3,768 92 | | |
| Brandon Public buildings—Improvements, repairs, etc. | 5,822 01 | | |
| Winnipeg Dominion buildings—Improvements, repairs, etc. | 12,608 12 | | |
| Carried forward | 22,199 05 | 1,157,331 73 | |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | cts. | $ cts. |
|---|---|---|---|
| Brought forward | 22,199 05 | 1,157,331 73 | |
| SCHEDULE "C.C"—*Con.* | | | |
| Public Buildings—*Con.* | | | |
| *Manitoba*—Con. | | | |
| Winnipeg—Immigration buildings—Improvements | 100 00 | | |
| Winnipeg—Postal Station "A"—Improvements | 1,117 31 | | |
| Portage la Prairie—Enlargement and improvement of public building | 92 70 | | |
| | | 23,509 06 | |
| *Saskatchewan*— | | | |
| Dominion Public buildings—Improvements, repairs, etc. | 14,452 58 | | |
| Indian Head—Forestry Branch, Department of Interior—buildings | 17,113 49 | | |
| Regina—Alterations and fittings for office of Assistant Receiver General | 4,971 39 | | |
| Regina public buildings—Alterations and additions to fittings and laying of pavement | 6,645 74 | | |
| Sutherland—Water supply for Forest Nursery Station | 3,205 27 | | |
| Sutherland—Forest Nursery Station—Installation of lighting system | 3,115 35 | | |
| Saskatoon—To install elevator in public buildings | 1,100 00 | | |
| Sutherland—Forest Nursery Station Water Supply—Interest on deferred payments | 70 48 | | |
| | | 50,674 30 | |
| *Alberta*— | | | |
| Calgary—Dominion buildings—Improvements, repairs, etc | 2,586 27 | | |
| Calgary—Post Office | 24,426 78 | | |
| Calgary—Alterations and fittings for office of Assistant Receiver General | 6,020 51 | | |
| Calgary—In full and final settlement of all claims of the J. McDiarmid Co. Ltd., in connection with contract for Examining Warehouse, including interest at 5 p.c. on delayed payments | 854 92 | | |
| Dominion public buildings—Improvements, repairs, etc. | 10,513 02 | | |
| Grande Prairie—Dominion Lands Office | 6,925 25 | | |
| | | 51,326 75 | |
| *British Columbia*— | | | |
| Dominion public buildings—Improvements, repairs, etc | 10,389 27 | | |
| Kamloops—New public building | 15,153 34 | | |
| New Westminster public building—Paving roadway | 1,000 00 | | |
| Vancouver Dominion buildings—Improvements, repairs, etc | 7,099 78 | | |
| Victoria Old Post Office Building—To pay taxes due the city for 1918 | 1,475 60 | | |
| Williams Head Quarantine Station—Water Supply | 88,245 52 | | |
| Williams Head Quarantine Station—Repairs to existing buildings, fittings, etc | 8,492 28 | | |
| Williams Head Quarantine Station—Land | 4,600 00 | | |
| | | 136,455 79 | |
| *Generally*— | | | |
| Experimental Farms—New buildings and improvements, renewals and repairs, etc., in connection with existing buildings, fittings, etc | 135,967 34 | | |
| Dominion public buildings—Generally | 29,211 79 | | |
| Flags for Dominion Public Buildings | 4,702 50 | | |
| | | 169,881 63 | |
| Total—Public Buildings | | | 1,589,179 26 |
| RENTS, REPAIRS, FURNITURE, HEATING, ETC.— | | | |
| *Ottawa Public Buildings*— | | | |
| Dominion Observatory and Geodetic Survey Building—Maintenance of grounds, etc | 2,372 55 | | |
| Elevator attendants | 59,182 81 | | |
| Gas and electric light, including roads and bridges | 64,996 77 | | |
| Carried forward | 126,552 13 | | 1,589,179 26 |

SESSIONAL PAPER No. 2

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 126,552 13 | | 1,589,179 26 |
| SCHEDULE "C.C."—*Continued* | | | |
| RENTS, REPAIRS, FURNITURE, ETC—*Con.* | | | |
| *Ottawa Public Buildings*—Con. | | | |
| Heating, including salaries of engineers, firemen and watchmen | 282,918 15 | | |
| Departments generally—Care and cleaning of Departmental Buildings, including amount of $100 to E. Snowdon for firing noon gun | 347,165 86 | | |
| Repairs, furniture, grounds, snow and street maintenance, etc | 478,129 14 | | |
| Rideau Hall (including grounds), improvements, furniture, maintenance, etc | 44,914 96 | | |
| Rideau Hall—Allowance for fuel and light | 17,000 00 | | |
| Telephone Service | 66,653 77 | | |
| | | 1,363,326 01 | |
| *Dominion Public Buildings*— | | | |
| Dominion Immigration buildings, repairs, furniture, etc. | 13,242 79 | | |
| Dominion Quarantine Stations—Maintenance | 3,031 52 | | |
| Fittings general supplies and furniture | 98,463 77 | | |
| Heating | 369,735 26 | | |
| Lighting | 153,274 57 | | |
| Power for running elevators, stamp-cancelling machines, etc | 59,527 68 | | |
| Rents | 960,857 11 | | |
| Salaries of caretakers, engineers, firemen, etc | 589,365 07 | | |
| Supplies for caretakers, etc | 29,679 64 | | |
| Water | 52,579 62 | | |
| Yukon Public Buildings—Rents, repairs, fuel, light, water service and caretakers' salaries | 37,382 04 | | |
| Victoria, B.C.—Astrophysical Observatory—(Little Saanich Mountain)—Maintenance, repairs, care of grounds, etc | 4,510 96 | | |
| | | 2,371,650 03 | |
| Total—Rents, Repairs, Furniture, etc | | | 3,734,976 04 |
| HARBOURS AND RIVERS— | | | |
| *Nova Scotia*— | | | |
| Arichat—Sand groyne | 634 64 | | |
| Avon River—Bridge at Windsor | 7,164 57 | | |
| Arisaig—Repairs to wharf | 2,997 81 | | |
| Bailey's Brook—Repairs to pier | 1,495 93 | | |
| Barrington Passage—Repairs to wharf | 3,016 36 | | |
| Boisdale—Wharf | 138 22 | | |
| Bass River—Wharf | 50 76 | | |
| Boulardcrie Island—Wharf | 1,349 89 | | |
| Chebogue Harbour—Repairs and renewals to beach protection work | 2,999 64 | | |
| Cheverie—Repairs to Wharf | 1,965 96 | | |
| Church Point—Repairs to wharf and groyne | 2,100 66 | | |
| Comeau's Hill—Breakwater improvements | 1,099 85 | | |
| Chimney Corner—Breakwater wharf | 6,360 71 | | |
| Cribbin's Point—Repairs to wharf | 1,891 10 | | |
| Deep Brook—Repairs to wharf | 999 76 | | |
| Delaps Cove—Repairs to wharf | 1,941 79 | | |
| Devil's Island—Repairs to breakwater | 128 40 | | |
| Digby Pier—Renewals | 2,910 13 | | |
| East Bay Beach—Wharf extension | 590 94 | | |
| East Chezzetcook—Repairs to wharf | 3,114 03 | | |
| Ecum Secum—Completion of wharf | 1,525 53 | | |
| Febtzen South—Repairs to wharf | 826 79 | | |
| Fox Island—Repairing breakwater approach | 1,269 93 | | |
| Glace Bay—Harbour improvements conditional on transfer from Dom. Coal Co | 266 00 | | |
| Gabarus—Extension of beach protection | 982 90 | | |
| Great Village—Repairs to wharf | 319 09 | | |
| Carried forward | 48,141 39 | | 5,324,155 30 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 48,141 39 | | 5,324,155 30 |
| SCHEDULE "C.C."—*Continued* | | | |
| HARBOURS AND RIVERS—*Continued* | | | |
| *Nova Scotia*—Con. | | | |
| Harbours aad Rivers Generally—Repairs and improvements | 29,452 14 | | |
| Iona—Repairs to wharf | 1,127 53 | | |
| Jersey Cove—Repairs to wharf | 790 62 | | |
| Irish Cove—Wharf extension | 499 27 | | |
| Inverness—Harbour improvements | 18,154 00 | | |
| Little Bass River—Repairs to protection work | 992 96 | | |
| Livingstone's Cove—To repair and strengthen wharf | 4,605 60 | | |
| Little Brook—Repairs to breakwater | 3,197 10 | | |
| Lower Kingsburg—Breakwater skidway and boat shed | 2,322 10 | | |
| Malagash—Wharf extension | 2,418 17 | | |
| Margaree—Repairs to breakwater | 10,596 90 | | |
| Meteghan—To rebuild "L" of breakwater and part of wharf | 4,265 61 | | |
| Malignant Cove—Repairs to wharf | 1,129 43 | | |
| Margaretville—Repairs to breakwater | 1,499 55 | | |
| Meteghan River—Breakwater repairs and improvements | 1,997 32 | | |
| McNair's Cove—Repairs to wharf | 3,101 49 | | |
| New Campbellton—Reconstruction of wharf | 201 55 | | |
| Neil's Harbour—Repairs to breakwater wharf | 1,298 34 | | |
| North Gut—Extension of wharf | 1,169 39 | | |
| Petite Riviere—Repairs to breakwater | 993 05 | | |
| Port Hood—Wharf repairs and extension | 303 02 | | |
| Port Wade—Repairs to wharf | 3,559 71 | | |
| Port Greville—Repairs to beach protection | 480 80 | | |
| Port Hawkesbury—To complete repairs to wharf | 999 92 | | |
| Port Maitland—Repairs to breakwater | 2,787 60 | | |
| Sambro—Repairs to wharf | 996 44 | | |
| Sandy Cove—To repair and strengthen breakwater | 5,828 85 | | |
| Saw Pit—Wharf improvements | 988 37 | | |
| Seaforth—Raising breakwater and extending shore protection | 1,176 93 | | |
| Skinner's Cove—Repairs to piers | 1,119 31 | | |
| Seaside—Repairs to wharf | 748 91 | | |
| Sheaeandie—Wharf | 86 91 | | |
| Sober Island—Extension to wharf | 49 81 | | |
| South Ingonish—Reconstruction of beach protection works | 1,095 04 | | |
| Scotch Cove (White Point)—Extension of breakwater | 223 13 | | |
| South Side—Brenkwater extension | 2,099 22 | | |
| Spry Bay, Josies—Wharf extensions | 4,417 36 | | |
| Sydney Harbour—Repairs to quarantine wharf | 1,000 35 | | |
| Three Fathom Harbour—Repairs to breakwater | 585 24 | | |
| The Points, West Bay—Repairs to wharf | 1,435 75 | | |
| Tiverton—Repairs to breakwater | 926 33 | | |
| Trout Cove—Removal of stone and gravel | 2,163 25 | | |
| West Chezzetcook—Repairs to breakwater | 1,568 76 | | |
| West Head—Breakwater improvements | 3,089 12 | | |
| West Ship Harbour—Repairs to wharf | 885 25 | | |
| Yarmouth Bar—Repairs and improvements | 4,493 29 | | |
| White Point—To complete breakwater | 2,108 89 | | |
| Whycocomagh—Repairs to wharf | 782 66 | | |
| | | 183,953 73 | |
| *Prince Edward Island*— | | | |
| Bay Fortune—Repairs to breakwater | 1,595 66 | | |
| Belle River Harbour—Repairs and improvements to breakwater | 434 96 | | |
| China Point—Repairs to pier | 460 13 | | |
| Greek River—Repairs to wharf | 399 56 | | |
| Harbours and Rivers generally—Repairs and improvements | 5,059 38 | | |
| Judes Point—Repairs to wharf | 318 35 | | |
| Carried forward | 8,268 04 | 183,953 73 | 5,324,155 30 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 8,268 04 | 183,953 73 | 5,324,155 30 |
| SCHEDULE "C.C"—*Continued* | | | |
| HARBOURS AND RIVERS—*Continued* | | | |
| *Prince Edward Island*—Con. | | | |
| McPherson's Cove—Repairs to wharf | 1,189 33 | | |
| Miminigash Harbour—Reconstruction of breakwater | 2,212 06 | | |
| New London Harbour—Repairs and improvements | 2,336 26 | | |
| North Cardigan—Repairs to wharf | 1,111 03 | | |
| North Rustico—Repairs to breakwater | 1,640 81 | | |
| North Lake—Boat Harbour | 168 19 | | |
| Pinette—Reconstruction of wharf | 2,017 43 | | |
| Souris—To repair and strengthen breakwater | 16,909 74 | | |
| South Cardigan—Repairs to wharf | 340 20 | | |
| Wood Islands—Repairs to breakwaters | 632 72 | | |
| | | 36,825 81 | |
| *New Brunswick*— | | | |
| Back Bay—Wharf repairs and improvemeuts | 4,326 30 | | |
| Bathurst—Repairs to wharf | 1,846 42 | | |
| Beaver Harbour—Repairs to wharf | 731 54 | | |
| Buctouche—Repairs to wharf | 2,192 91 | | |
| Campbellton—Repairs to wharves | 5,585 21 | | |
| Cape Bald—Repairs to breakwater pier | 3,196 64 | | |
| Chockfish—To repair breakwaters | 1,079 75 | | |
| Cocagne—Repair to wharf | 116 80 | | |
| Dalhousie—Repairs to wharf and breakwater | 789 49 | | |
| Fort Dufferin—Reconstruction of breastwork | 12,904 21 | | |
| Fairhaven, Deer Island—Repairs to wharf | 847 25 | | |
| Grand Anse—Repairs to breastwork and groyne | 1,506 01 | | |
| Great Salmon River—Wharf | 2,462 34 | | |
| Harbours and Rivers generally—Repairs and improvements | 11,645 61 | | |
| Indian Island—Wharf | 56 28 | | |
| Leonardville (Deer Island)—Repairs to wharf | 1,558 91 | | |
| Mizzenette—Warf repairs and improvements | 2,879 91 | | |
| Moncton—Repairs to wharf | 15 50 | | |
| Negro Point—Breakwater repairs | 732 00 | | |
| Neguac—To complete repairs to wharf | 4,334 53 | | |
| Oak Point—Repairs to wharf | 3,113 37 | | |
| Oromocto—Repairs to wharf | 1,203 74 | | |
| Quaco (St. Martin's)—Reconstruction of breakwater | 116 82 | | |
| Petit Rocher—Repairs to breakwater | 276 67 | | |
| Portage River—Breakwater repairs and improvements | 634 00 | | |
| Richibucto Beach—Breakwater repairs and improvements | 1,153 07 | | |
| Richibucto Cape—Completion of pier and breakwater | 1,980 00 | | |
| Shippigan Gully—Repairs to breakwaters | 8,472 65 | | |
| Stonehaven—Breakwater improvements | 1,199 08 | | |
| Tracadie Beach—Breastworks | 985 45 | | |
| Tynemouth Creek—To repair and reconstruct breakwater | 5,976 75 | | |
| | | 83,919 21 | |
| *Quebec*— | | | |
| Anse a Beaufils—Improvement of channel | 2,494 17 | | |
| Anse aux Gascons—Wharf | 293 00 | | |
| Anse au Griffond—Repairs to jetty | 996 65 | | |
| Anse St. Jean—Repairs to wharf | 1,296 73 | | |
| Bersimis—Repairs to wharf | 595 20 | | |
| Bic—Repairs to wharf | 995 48 | | |
| Baie St. Paul—Repairs to wharf | 2,556 70 | | |
| Batiscan—Wharf repairs and improvements | 2,800 86 | | |
| Belœil—Repairs to protection piers | 3,814 10 | | |
| Berthier (en bas)—Repairs to wharf | 18,472 19 | | |
| Cabano—Repairs to wharf | 1,539 92 | | |
| Cap St. Ignace—Repairs to wharf | 4,057 95 | | |
| Cap de la Madeleine—Repairs to wharf | 975 51 | | |
| Champlain—Repairs to wharf | 2,955 61 | | |
| Carried forward | 43,754 07 | 304,698 75 | 5,324,155 30 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 45,754 07 | 304,698 75 | 5,324,155 30 |
| SCHEDULE "C.C."—*Continued* | | | |
| HARBOURS AND RIVERS—*Continued* | | | |
| *Quebec*—Con. | | | |
| East Templeton—Repairs to wharf | 901 79 | | |
| Esquimaux Point—Wharf improvements | 995 33 | | |
| Fabre—Repairs to wharf | 1,376 11 | | |
| Fabre—Wharf extension and freight shed | 1,110 41 | | |
| Fassett—Repairs to wharf | 1,021 36 | | |
| Father Point—Repairs to wharf | 588 52 | | |
| Fort William—Wharf repairs and improvements | 3,318 16 | | |
| Garthby—Repairs to wharf | 1,191 38 | | |
| Gaspe Basin—Wharf improvements | 1,209 73 | | |
| Grondines—Wharf repairs and improvements | 720 83 | | |
| Grande Riviere—Repairs to pier | 1,213 33 | | |
| Grosse Isle Quarantine Station—Extension of wharves | 484 97 | | |
| Grosse Isle—Repairs to wharf | 6,493 58 | | |
| Grosse Roche—Repairs to wharf | 506 76 | | |
| Harbours and Rivers generally—Repairs and improvements | 74,853 16 | | |
| Hudson—To complete reconstruction of wharf | 1,390 00 | | |
| Isle aux Grues—Repairs to wharfs | 1,950 60 | | |
| Isle Verte—Repairs to wharf | 1,093 32 | | |
| Laprairie—To complete protection works | 60,664 53 | | |
| Laprairie—Rebuilding of ice breaker | 1,791 10 | | |
| Laprairie—Protection works: Maintenance and repairs | 8,492 99 | | |
| Laprairie—Protection work: To pay claim of Carlton Construction Co. for work done | 2,788 50 | | |
| Les Eboulements—Repairs to wharf | 3,871 07 | | |
| Les Ecureuils—Repairs to wharf | 967 06 | | |
| Lotbiniere—Repairs to wharf | 896 98 | | |
| Levis—Repairs to deep water wharf | 2,000 00 | | |
| Magog—Reconstruction of Wharf | 22,231 59 | | |
| Malbaie (Gaspe Co.)—Repairs to wharf | 2,390 04 | | |
| Montreal Floating Dock | 105,000 00 | | |
| Matane—To complete repairs to wharf | 967 62 | | |
| Mont Louis—Repairs to wharf | 122 40 | | |
| Montmagny—Repairs to whaf | 2,008 95 | | |
| Murray Bay—Repairs to wharf | 2,032 82 | | |
| Norway Bay—Repairs to wharf | 1,499 81 | | |
| Notre Dame du Portage—Repairs to wharf | 1,406 51 | | |
| North Temiskaming—Wharf | 461 00 | | |
| Notre Dame des Sept Douleurs (Isle Verte)—Completion of landing wharf | 304 82 | | |
| Pointe Shea, Anherst—Repairs to pier | 2,062 88 | | |
| Poltimore—Wharf | 91 72 | | |
| Pierreville—Repairs to wharf | 802 22 | | |
| Plopolis—Repairs to wharf | 998 24 | | |
| Pointe a Elie—Repairs to breakwater-wharf | 3,403 62 | | |
| Pointe aux Trembles—Repairs to wharf | 254 71 | | |
| Poine Fortune—Reconstruction of wharf | 2,617 24 | | |
| Pointe Pizeau, Sillery—Repairs to wharf | 271 22 | | |
| Richmond—Reconstruction of ice breakers | 10,888 57 | | |
| Rimouski—Harbour improvements | 68,856 72 | | |
| Rivière-du-Loup (en bas)—Repairs to wharf | 2,399 58 | | |
| Riviere Ouelle—Repairs to wharf | 1,186 61 | | |
| St. Alexis (Grand Baie)—Freight shed and repairs to wharf | 1,439 02 | | |
| St. Etienne de Malbaie—Wharf | 112 67 | | |
| St. Francois du Sud—Repairs to wharf | 1,179 67 | | |
| St. George de Malbay—Repairs to breakwater | 849 14 | | |
| St. Omer—Repairs to wharf | 776 33 | | |
| St. Alphonse—Repairs to wharf | 2,038 65 | | |
| St. Andre de Kamouraska—Repairs to wharf | 1,090 40 | | |
| Ste. Anne de Beaupre—Wharf repairs and reconstruction | 1,978 43 | | |
| Ste. Anne de Chicoutimi—Repairs to wharf | 1,747 84 | | |
| Carried forward | 469,116 68 | 304,698 75 | 5,324,155 30 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts |
|---|---|---|---|
| Brought forward | 469,116 68 | 304,698 75 | 5,324,155 30 |
| SCHEDULE "C.C"—*Continued* | | | |
| HARBOURS AND RIVERS—*Continued* | | | |
| *Quebec*—Continued | | | |
| St. Emelie—Repairs to wharf | 352 65 | | |
| St. Famille—Wharf repairs and reconstruction | 336 85 | | |
| St. Fulgence—Repairs to pier | 854 56 | | |
| St. Ignace de Loyola (north)—Repairs to wharf | 4,406 36 | | |
| St. Irenee—Repairs to wharf | 2,053 83 | | |
| St. Jean d'Orleans—Repairs to wharf | 1,210 31 | | |
| St. Jean Port Joli—Repairs to wharf | 1,991 40 | | |
| St. Laurent Island of Orleans—Repairs to wharf | 459 79 | | |
| St. Michel de Bellechasse—Repairs to wharf | 10,034 51 | | |
| St. Pierre les Becquets—Repairs to wharf | 626 17 | | |
| St. Simeon—Wharf repairs and improvements | 1,182 01 | | |
| St. Sulpice—Repairs to wharf | 1,199 43 | | |
| St. Zotique—Wharf reconstruction and repairs | 3,141 91 | | |
| St. Joseph de Letellier—Repairs to wharf | 844 57 | | |
| Sorel Wharves—Repairs and reconstruction | 1,459 53 | | |
| Sorel—Repairs to ice piers | 3,340 02 | | |
| Stratford Centre—Repairs to wharf | 1,198 59 | | |
| Trois Pistoles—Repairs to wharves and breakwater | 3,261 08 | | |
| Vercheres—Wharf | 11,588 94 | | |
| Verdun—Repairs to wharf approach | 1,625 45 | | |
| Ville Marie—Repairs and improvements to wharf | 935 90 | | |
| | | 521,220 54 | |
| *Ontario*— | | | |
| Bayfield—Repairs to pier | 3,787 38 | | |
| Belleville Harbour—Improvements to wharf and warehouse | 2,416 35 | | |
| Bronte—Repairs and improvements to pier | 3,754 18 | | |
| Burlington Channel—Repairs to pier | 13,205 89 | | |
| Burlington—In full and final settlement of all claims of Hutchison & Latimer in connection with their contract for revetment wall | 1,982 00 | | |
| Collingwood Dry Dock No. 1 | 15,000 00 | | |
| Collingwood Dry Dock No. 2 | 9,208 96 | | |
| Cobourg—Repairs to piers | 17,798 21 | | |
| Connaught Station—Wharf | 1,567 06 | | |
| Cornwall—New wharf | 88 90 | | |
| Fighting Island—Detroit River—Dredging | 1,360 28 | | |
| Collingwood—Breakwater reconstruction | 286 00 | | |
| Depot Harbour—Wharf renewal | 3,350 65 | | |
| French River dams—Repairs and maintenance | 3,188 44 | | |
| Goderich—Repairs to docks | 2,376 74 | | |
| Grand Bend—Repairs to piers | 1,245 28 | | |
| Haileybury—Repairs to wharfs | 1,396 75 | | |
| Harbours and rivers generally—Repairs and improvements | 35,787 53 | | |
| Hilton—Repairs to wharf | 1,490 76 | | |
| Huntsville—Repairs to wharf | 804 79 | | |
| Kagawong—Wharf | 94 07 | | |
| Kincardine—Repairs to piers | 2,178 18 | | |
| Kingston—Maintenance and operation of combined roadway wharf and bridges | 11,354 29 | | |
| Kingston—Harbour improvements | 7,000 66 | | |
| Kingston—Repairs to R.M.C. dock | 1,539 52 | | |
| Kingsville—Repairs to pier | 861 60 | | |
| Kenora—Extending wharf | 53 21 | | |
| Leamington—Repairs to pier | 664 71 | | |
| Little Current—Rebuilding wharf | 2,294 88 | | |
| Midland—Repairs to wharfs | 4,632 36 | | |
| North Bay—Repairs to wharf | 154 99 | | |
| Oakville—Repairs to pier | 1,191 54 | | |
| Owen Sound—Repairs to wharf | 8 25 | | |
| Owen Sound—Wharf reconstruction | 527 65 | | |
| Carried forward | 152,652 06 | 825,919 29 | 5,324,155 30 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 152,652 06 | 825,919 29 | 5,324,155 30 |
| SCHEDULE "C.C"—*Con.* | | | |
| HARBOURS AND RIVERS—*Continued* | | | |
| *Ontario*—Concluded | | | |
| Parry Sound—Renewals to breastworks at Two and Seven Mile Narrows | 323 60 | | |
| Oshawa—Repairs to wharf | 56 10 | | |
| Portsmouth—Repairs to pier | 2,122 22 | | |
| Pelee Island—Repairs to piers | 472 73 | | |
| Pembroke—Repairs to wharf | 1,476 56 | | |
| Petawawa—Repairs to wharf | 1,761 34 | | |
| Port Arthur Dry Dock | 37,741 50 | | |
| Port Burwell—Repairs to pier | 3,015 74 | | |
| Port Colborne—Repairs to breakwaters | 25,865 66 | | |
| Port Dover—Harbour improvements | 8,496 95 | | |
| Port Dover—Repairs to pier | 4,516 08 | | |
| Port Elgin—Repairs to wharf and breakwater | 4,882 55 | | |
| Port Findlay—Repairs to wharf | 968 26 | | |
| Port Hope—Repairs to pier | 13,218 15 | | |
| Port Rowan—Repairs to pier | 1,000 00 | | |
| Port Stanley—Harbour improvements | 1,910 36 | | |
| Puce—Repairs to harbour works | 949 56 | | |
| Thessalon—Repairs to wharf | 10,142 71 | | |
| Southampton—Repairs to harbour works | 6,001 99 | | |
| Thessalon—Breakwater Extension | 57 65 | | |
| Rideout Bay—Wharf | 57 95 | | |
| Sault Ste. Marie—Repairs to wharf | 2,299 55 | | |
| | | 279,989 27 | |
| *Manitoba*— | | | |
| Dauphin River—Wharf | 123 21 | | |
| Delta—Closing channel | 710 69 | | |
| Big Island (Hecla)—Wharf | 48 57 | | |
| Harbours and Rivers generally—Repairs and improvements | 4,771 96 | | |
| Goose River and Rat Creek—Removal of boulders | 3,842 48 | | |
| Le Pas—Wharf | 208 44 | | |
| Little Pembina River—Diversion to Pelican Lake | 20,655 70 | | |
| Red River—Repairs to channel protection work | 4,990 71 | | |
| Red River—Closing channel at Netley Cut | 853 90 | | |
| | | 36,205 66 | |
| *Saskatchewan and Alberta*— | | | |
| Harbours and Rivers generally—Repairs and improvements | | 735 96 | |
| *British Columbia*— | | | |
| Arrow Park—Repairs to wharf | 874 79 | | |
| Alice Arm—Landing float | 2,107 40 | | |
| Bamfield—Repairs to wharf | 715 40 | | |
| Belmont—Repairs to wharf | 995 87 | | |
| Boswell—Floating wharf | 63 04 | | |
| Campbell River—Repairs to wharf | 81 27 | | |
| Carroll's Landing—Wharf | 56 48 | | |
| Coal Harbour—Reconstruction of float | 1,755 93 | | |
| Courtenay River—Repairs to bank protection | 1,211 20 | | |
| Cowichan Bay—Wharf | 44 46 | | |
| Chilliwack—Repairs to wharf and landing | 2,284 65 | | |
| Comox—Repairs to wharf | 18,548 86 | | |
| Cultus Creek—Floating wharf | 59 95 | | |
| Egmont—Float | 1,375 74 | | |
| Fauquier—Wharf | 59 23 | | |
| Fraser River—Improvements at Nicomen Island | 354 52 | | |
| Fraser River—Dredging North Arm | 150,026 85 | | |
| Fraser River (lower)—Improvements | 23,501 14 | | |
| Fraser River—Protection work at Steveston | 19,015 00 | | |
| Half Moon Bay—Wharf | 5,912 45 | | |
| Carried forward | 229,044 23 | 1,142,859 18 | 5,324,155 30 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 229,044 23 | 1,142,850 18 | 5,324,155 30 |
| SCHEDULE "C.C."—*Continued* | | | |
| HARBOURS AND RIVERS—*Continued.* | | | |
| *British Columbia*—Concluded | | | |
| Harbours and Rivers—Generally—Repairs and improvements | 56,591 57 | | |
| Hardy Bay—Landing float | 2,649 25 | | |
| Harrop—Repairs to wharf | 493 51 | | |
| Graham—Wharf | 81 91 | | |
| Naramata—Wharf | 6,130 73 | | |
| Naas River—Removal of obstructions | 9,547 52 | | |
| New Massett—Rebuilding wharf | 13,639 64 | | |
| Okanagan Centre—Wharf | 5,916 16 | | |
| Okanagan River—Reconstructing dam and repairing bank protection works | 4,941 09 | | |
| Old Massett—Repairs to wharf | 3,788 30 | | |
| Port Alberni—New float and changing position of present float | 364 42 | | |
| Powell River—Addition to wharf and dredging | 298 09 | | |
| Port Clements—Repairs to wharf | 4,195 77 | | |
| Port Essington—Landing float | 3,596 67 | | |
| Prince Rupert Quarantine Station—Repairs to wharf | 1,631 28 | | |
| Prince Rupert Floating Dock | 76,970 88 | | |
| Port Moody Float | 633 02 | | |
| Princess Creek—Floating wharf | 56 74 | | |
| Queen Charlotte City—Repairs to wharf | 4,676 98 | | |
| Refuge Bay—Repairs to wharf | 2,933 54 | | |
| Roberts Bay—Repairs to float and approach | 3,361 69 | | |
| Saanichton—Repairs to wharf | 1,217 12 | | |
| Shoal Bay—Repairs to wharf | 1,195 75 | | |
| Sidney—Repairs to wharf | 7,191 08 | | |
| Skidegate—Repairs to wharf | 6,600 00 | | |
| Spiller River—Repairs to wharf | 1,751 83 | | |
| Squamish—Repairs to wharf | 650 00 | | |
| South Gabriola Island—Wharf | 71 88 | | |
| Stewart—Reconstruction of wharf | 329 21 | | |
| Stickine River—Removal of obstructions | 9,599 72 | | |
| Ucluelet—Repairs to wharf | 5 50 | | |
| Tofino—Repairs to wharf | 1,389 01 | | |
| Victoria—In full and final settlement of claim of Thos. C. Sorby in connection with harbour improvements | 3,000 00 | | |
| Williams Head Quarantine Station—Repairs to wharf | 20,856 64 | | |
| Williams Head Quarantine Station—Repairs to coal wharf | 72 09 | | |
| Wolfsen Bay—Repairs to wharf | 1,383 85 | | |
| | | 486,856 67 | |
| *Generally*— | | | |
| Harbours and Rivers—Generally | | 22,251 34 | |
| Total, Harbours and Rivers | | | 1,651,958 19 |
| DREDGING— | | | |
| Dredging—Maritime Provinces | 386,313 63 | | |
| Dredging—Ontario and Quebec | 301,535 07 | | |
| Dredging—Manitoba, Saskatchewan and Alberta | 40,431 15 | | |
| Dredging—British Columbia | 243,292 47 | | |
| Total Dredging | | | 971,572 32 |
| ROADS AND BRIDGES— | | | |
| Banff—Repairs to bridge | 2,347 04 | | |
| Banff—New bridge | 1,965 69 | | |
| Canmore—Repairs to bridge | 689 75 | | |
| Dominion—Roads and bridges generally | 3,222 67 | | |
| Edmonton—Repairs to bridge | 100 20 | | |
| Carried forward | 8,325 35 | | 7,947,685 81 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 8,325 35 | | 7,947,685 81 |
| SCHEDULE "C.C"—*Continued* | | | |
| ROADS AND BRIDGES—*Concluded.* | | | |
| Matapedia—Interprovincial bridge—Repairs | 3,088 60 | | |
| Ottawa-Hull—New bridge to replace present Union bridge over Ottawa River below Chaudiere | 98,950 55 | | |
| North Temiskaming—Erection of bridge superstructure and repairs to substructure; Quebec Government to contribute $15,000 | 69,645 00 | | |
| Ottawa—Maintenance and repair of bridges and approaches | 3,607 97 | | |
| Portage du Fort—Repairs to bridges | 4,846 67 | | |
| Portage du Fort and Bryson—Sand blasting and painting bridges | 5,078 84 | | |
| River St. Louis—Bridge abutments | 1,906 63 | | |
| Shelmouth Bridge—Repairs | 2,743 73 | | |
| | 198,193 34 | | |
| *Less*—Refunds: International Bridge across the St. John River at Edmundston, N.B. | 374 13 | | |
| Total Roads and Bridges | | | 197,819 21 |
| TELEGRAPH AND TELEPHONE LINES— | | | |
| *Nova Scotia*— | | | |
| Cape Breton Telegraph System—Renewal of poles between East Bay and Ball's Creek | | 443 63 | |
| *New Brunswick*— | | | |
| Chatham—Escuminac and Point Sapin telephone line: Extension from Point Sapin to Kouchibouguac | | 1,813 55 | |
| *Prince Edward Island*— | | | |
| For contribution of half cost of reconstruction of telegraph lines jointly owned by the Anglo-American Telegraph Co. and the Dominion Government | | 15,000 00 | |
| *Ontario*— | | | |
| Bath—Amherst Island Telephone line—To grant subsidy of $1,200 to Amherst Island Telephone Co. and to provide cable | | 563 00 | |
| *Quebec*— | | | |
| Long Point of Mingan—To rebuild office and residence | | 2,337 47 | |
| *Saskatchewan and Alberta*— | | | |
| Peace River Line—Woods clearance, Edmonton to Peace River | 3,004 56 | | |
| Repairs and improvements to office buildings | 212 00 | | |
| | | 3,216 56 | |
| *British Columbia*— | | | |
| Mainland telegraph and telephone lines—General repairs and improvements | 25,918 27 | | |
| Vancouver Island Lines—Repairs and renewals | 243 70 | | |
| Vancouver Island—Extension of telegraph or telephone line Shaw Cove to Egmont | 3,225 48 | | |
| Vancouver Island—Construction of branch telephone line from Sechelt to Shaw Cove | 2,187 06 | | |
| Vancouver Island—Extension from Squamish (Newport to Cheakamus House | 1,277 34 | | |
| Vancouver Island—Construction of branch telephone line from Vancouver Island to Port Harvey on Cracroft Island | 60 30 | | |
| Caribou District—Branch line, Clinton to Gong Ranch, via Kelly Lake, 50 miles | 4,677 29 | | |
| Construction of telephone line from Slocan Junction to Slocan City | 3,374 37 | | |
| Kamloops District—Completion of the Heffly Lake line to Blucher Hall and Adams Lake, 22 miles | 3,259 38 | | |
| Carried forward | 44,223 19 | 23,374 21 | 8,145,505 02 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | cts. | $ cts. |
|---|---|---|---|
| Brought forward | 44,223 19 | 23,374 21 | 8,145,505 02 |
| SCHEDULE "C.C"—*Concluded.* | | | |
| TELEGRAPH AND TELEPHONE LINES—*Continued.* | | | |
| *British Columbia*—Continued. | | | |
| Kamloops District—Extension from Goose Lake to Long Lake (South of Kamloops), 10 miles | 814 20 | | |
| Kamloops District—Merritt to Kingsvale via Coldwater Valley, 20 miles | 2,676 37 | | |
| Kootenay—Extension, Windermere to Fairmount, 18 miles | 2,511 97 | | |
| Skeena District—Establishment Local Exchange, Smithers | 840 66 | | |
| Skeena District—To complete branch line Houston to West End, Ootsa Lake | 564 98 | | |
| Skeena District—Extension from West End Ootsa Lake to Ootsa Lake Post Office and Francois Lake | 2,522 32 | | |
| South Okanagan—Extend Marron Lake Branch 4 miles to Lusk's Branch | 635 84 | | |
| South Okanagan—Branch line from Okanagan Falls to Mathison Wharf and to Myers Flat, 15½ miles | 1,765 45 | | |
| Contingencies | 4,500 00 | | |
| | | 61,054 98 | |
| Total Telegraphs and Telephones | | | 84,429 19 |
| MISCELLANEOUS— | | | |
| Architectural Branch: Salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of Outside Service | 56,247 60 | | |
| Accounts Branch—Salaries of agents and clerks, travelling and contingent expenses of Outside Service | 19,585 85 | | |
| Maintenance and operation of water storage dams on Ottawa River, and tributaries, surveys in connection therewith, and settlement of land damages | 118,332 35 | | |
| Engineering Branch—Salaries of engineers, inspectors, superintendents, draughtsmen, clerks and messengers of the Outside Service | 400,021 59 | | |
| For operation and maintenance of inspection boats | 25,537 39 | | |
| Compassionate allowance to the widow of the late Neil McLellan, who was drowned in the Madawaska River at Arnprior, Ont., on April 15, 1918, while at work as Assistant to the Slidemaster | 2,000 00 | | |
| Compassionate allowance to dependent sisters of the late J. T. Duke, assistant engineer, who was killed on May 23, 1919, while on duty at Courtenay Bay, St. John Harbour, N.B. | 2,000 00 | | |
| Monument of His late Majesty King Edward VII | 2,500 00 | | |
| National Gallery of Canada | 9,943 52 | | |
| New Liskeard, Ont.—In full and final settlement of all claims for local improvement taxes on property taken over by the Government | 934 70 | | |
| River gauging and metering | 24,191 59 | | |
| Surveys and inspections | 96,418 50 | | |
| Dry Dock Subsidies Act, 1919, 9-10 Geo. V, Cap. 51 | 28,599 44 | | |
| Total Miscellaneous | | | 786,312 53 |
| Total Public Works Income | | | 9,016,246 74 |
| SCHEDULE "D.D" | | | |
| *Post Office*— | | | |
| Salaries and allowances | | 10,201,107 70 | |
| Mail Services | | 9,417,259 13 | |
| Miscellaneous | | 982,691 15 | |
| Yukon Territory | | 173,254 22 | |
| | | | 20,774,312 20 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts | $ cts. |
|---|---|---|---|
| SCHEDULE "E.E" | | | |
| *Dominion Lands and Parks—* | | | |
| Salaries of the Outside Service | | 426,698 02 | |
| Contingencies, advertising, etc | | 252,879 03 | |
| Surveys, examination of survey returns, printing of plans, etc | | 558,080 31 | |
| Fees of Board of Examiners, Dominion Land Surveyors | | 1,743 32 | |
| To assist in publishing the transactions of the Association of Dominion Land Surveyors | | 125 00 | |
| Grant to the Canadian Forestry Association | | 2,000 00 | |
| Protection of timber and inspection and management of Forest Reserves | | 836,112 78 | |
| Expenses connected with water-power investigations | | 200,089 19 | |
| Expense of the Dominion Power Board in connection with an investigation of the fuel and power resources of the Dominion | | 8,332 99 | |
| Surveys and works under the Irrigation Act | | 307,903 66 | |
| Canadian National Parks | | 564,798 08 | |
| Northwest Game Act and Migratory Bird Act | | 24,531 36 | |
| Engraving, lithographing, printing and preparation of maps | | 66,210 37 | |
| Costs of litigation and legal expenses | | 5,624 36 | |
| Ordnance lands, salaries and expenses | | 1,039 46 | |
| Grant to Alpine Club of Canada | | 1,000 00 | |
| Grant to Western Canada Irrigation Association | | 1,000 00 | |
| Grant to Internatioaal Dry Farming Congress | | 3,000 00 | |
| Expenses of closing a gas well at Pelican Rapids | | 15,000 00 | |
| Freight charges, etc., in connection with Seed Grain and Relief distribution of 1915 | | 612 13 | |
| Relief to settlers of the Provinces of Alberta and Saskatchewaa | | 1,475,000 00 | |
| | | | 4,751,780 06 |
| SCHEDULE "FF" | | | |
| *Pensions—* | | | |
| Judges and Miscellaneous | | 194,706 77 | |
| Militiamen, Rebellion of 1885 and generally | | 15,590 11 | |
| Militia Pension Act, 1901 | | 228,534 26 | |
| Pensions on account of Fenian Raids, 1866-70 | | 634 70 | |
| Pensions payable to Mounted Police, Prince Albert volunteers and police scouts on account of the rebellion of 1885 | | 4,656 38 | |
| Mounted Police (Statutory) | | 53,636 01 | |
| European War | | 23,308,695 57 | |
| Board of Pension Commissioners for Canada | | 9,496 55 | |
| Board of Pension Commissioners, Salaries and Contingencies | | 2,188,510 67 | |
| | | | 26,004,461 02 |
| SCHEDULE "GG" | | | |
| *Soldiers' Settlement Board—* | | | |
| Salaries of Board of Commissioners | | 17,000 00 | |
| Cost of administration of the Soldiers' Lands Settlement Act | | 2,869,156 16 | |
| | | | 2,886,156 16 |
| SCHEDULE "HH" | | | |
| *Soldiers' Civil Re-establishment—* | | | |
| Buildings—Hospitals, sanatoriums, soldiers' homes, vocational training ceatres, etc | | 1,599,841 62 | |
| Equipment—Furnishing and machinery, printing, stationery and office supplies | | 2,249,959 84 | |
| Maintenance of patients | | 41,587 55 | |
| | | 2,999,838 98 | |
| Carried forward | | 6,891,227 99 | |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 6,891,227 99 | |
| SCHEDULE "HH"—*Continued* | | | |
| *Soldiers' Civil Re-establishment*—Con. | | | |
| Vocational Expenses—Administration and training | | 2,199,995 38 | |
| Salaries—Administrative, clerical, training and industrial | | 6,722,010 58 | |
| Salaries—Hospitals and Sanatoriums—Doctors and nurses, cooks, orderlies and general staff | | 1,578,263 94 | |
| Pay and allowance | | 20,749,959 22 | |
| Carrying out the recommendations of the report of the Committee on Bill No. 10 | | 5,857,835 88 | |
| Contingencies and travelling expenses | | 1,578,791 82 | |
| Provision for artificial limbs | | 260,624 05 | |
| Soldiers' Aid Commission of Ontario, to reimburse them for Cost of Living Bonus paid | | 30,355 16 | |
| | | | 45,869,064 02 |
| SCHEDULE "I.I" | | | |
| *Miscellaneous*— | | | |
| CHARGES OF MANAGEMENT. (*See* Appendix No. 4) | | | 875,645 39 |
| PREMIUM DISCOUNT and Exchange. (*See* Appendix No. 5) | | | 587,012 60 |
| SUPERANNUATION. (*See* Appendix No. 6) | | | 517,245 18 |
| CIVIL GOVERNMENT | Salaries | Contingencies | |
| The Governor General | 48,666 66 | | |
| The Lieutenant Governor of Ontario | 10,000 00 | | |
| " " Quebec | 10,000 00 | | |
| " " Nova Scotia | 9,000 00 | | |
| " " New Brunswick | 9,000 00 | | |
| " " Manitoba | 9,000 00 | | |
| " " Saskatchewan | 9,000 00 | | |
| " " Alberta | 9,000 00 | | |
| " " British Columbia | 9,000 00 | | |
| " " Prince Edward Island | 6,225 17 | | |
| The High Commissioner for Canada in England | 10,000 00 | | |
| Office of the High Commissioner for Canada in England | 22,218 30 | 76,021 98 | |
| Department of Agriculture | 404,845 00 | 125,852 29 | |
| " Archives | 54,979 36 | 14,647 30 | |
| Office of the Auditor General | 149,043 62 | 9,776 15 | |
| " Civil Service Commission | 60,578 82 | 214,796 59 | |
| " Commission of Conservation | 36,626 15 | | |
| Department of Customs and Inland Revenue | 406,545 96 | 24,353 76 | |
| " External Affairs | 65,577 36 | 15,331 20 | |
| " Finance | 149,046 64 | 40,366 68 | |
| Office of the Governor General's Secretary | 33,695 67 | 69,098 65 | |
| Department of Immigration and Colonization | 138,392 72 | 32,816 60 | |
| " Indian Affairs | 123,193 61 | 20,023 00 | |
| " Insurance | 39,720 34 | 38,159 87 | |
| " Interior | 1,119,170 78 | 109,227 92 | |
| " Justice | 168,343 98 | 21,466 76 | |
| " Labour | 73,141 66 | 46,387 06 | |
| " Marine | 229,407 04 | 36,214 83 | |
| " Militia and Defence | 202,406 95 | 18,240 03 | |
| " Mines | 353,409 92 | 5,180 16 | |
| " Naval Service | 188,048 61 | 34,635 09 | |
| Overseas Military Forces | 7,000 00 | | |
| Department of Post Office | 872,831 57 | 157,853 83 | |
| " Printing and Stationery | 65,056 35 | 6,364 92 | |
| " Privy Council | 56,003 14 | 7,706 40 | |
| " Public Health | 2,827 42 | 24,460 05 | |
| " Public Works | 519,811 74 | 67,244 71 | |
| " Railways and Canals | 193,642 93 | 21,693 44 | |
| " R.N.W. Mounted Police | 23,819 16 | 4,579 07 | |
| " Secretary of State | 79,710 45 | 23,951 76 | |
| " Soldiers' Civil Re-Establishment | 32,017 95 | 166 45 | |
| " Trade and Commerce | 359,964 45 | 51,404 28 | |
| Printing Bureau Reorganization | | 94,340 45 | |
| | 6,369,969 48 | 1,412,361 28 | 7,782,330 76 |
| Carried forward | | | 9,762,233 93 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| —— | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | | 9,762,233 93 |
| SCHEDULE "I.I"—*Continued* | | | |
| ADMINISTRATION OF JUSTICE | | | |
| *The Supreme Court of Canada*— | | | |
| Salaries | 55,000 00 | | |
| Contingencies | 15,888 94 | | |
| | | 70,888 94 | |
| *Exchequer Court of Canada*— | | | |
| Salaries | 20,467 22 | | |
| Contingencies | 6,702 61 | | |
| Difference between military pay and salary of Mr. Justice Dennistoun | 1,005 19 | | |
| | | 28,175 02 | |
| *Ontario*— | | | |
| Court of Appeal | 36,000 00 | | |
| High Court Division | 99,681 10 | | |
| County Courts | 268,279 72 | | |
| Circuit Allowances | 28,172 54 | | |
| | | 432,133 36 | |
| *Quebec*— | | | |
| Court of King's Bench | 42,288 12 | | |
| Superior Court | 283,499 89 | | |
| Circuit Allowances | 22,798 35 | | |
| | | 348,586 36 | |
| *Nova Scotia*— | | | |
| Supreme Court | 47,470 62 | | |
| County Courts | 25,366 92 | | |
| Circuit Allowances | 5,201 32 | | |
| Court of Divorce | 500 00 | | |
| | | 78,538 86 | |
| *New Brunswick*— | | | |
| Court of Appeal | 21,201 72 | | |
| Court of King's Bench | 27,935 40 | | |
| County Courts | 22,536 36 | | |
| Circuit Allowances | 8,440 51 | | |
| Court of Divorce | 500 00 | | |
| | | 80,613 99 | |
| *Prince Edward Island*— | | | |
| Supreme Court | 17,207 27 | | |
| County Court | 11,334 68 | | |
| Circuit Allowances | 493 65 | | |
| | | 29,035 60 | |
| *Manitoba*— | | | |
| Court of Appeal | 36,000 00 | | |
| Court of King's Bench | 40,669 36 | | |
| County Courts | 33,045 66 | | |
| Circuit Allowances | 6,668 15 | | |
| | | 116,383 17 | |
| *Alberta*— | | | |
| Supreme Court | 61,604 92 | | |
| District Court | 41,189 16 | | |
| Circuit Allowances | 21,801 79 | | |
| | | 124,595 87 | |
| *Saskatchewan*— | | | |
| Court of Appeal | 29,000 00 | | |
| Court of King's Bench | 40,403 12 | | |
| District Court | 60,763 53 | | |
| Circuit Allowances | 15,155 70 | | |
| | | 145,322 35 | |
| *British Columbia*— | | | |
| Court of Appeal | 36,000 00 | | |
| Supreme Court | 41,403 20 | | |
| County Court | 49,740 44 | | |
| Circuit Allowances | 19,212 55 | | |
| | | 146,356 19 | |
| Carried forward | | 1,600,629 71 | 9,762,233 93 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 1,600,629 71 | 9,762,233 93 |
| SCHEDULE "I I"—*Continued* | | | |
| ADMINISTRATION OF JUSTICE—*Continued* | | | |
| *Yukon Territory* | | 32,931 56 | |
| *Miscellaneous* | | 7,560 60 | |
| | | | 1,641,121 87 |
| Dominion Police | | 149,629 49 | |
| Retiring allowance to Constable Martin Trewhitt | | 958 65 | |
| Compassionate allowance to widow of L. Bélanger | | 1,000 00 | |
| | | | 151,588 14 |
| PENITENTIARIES | | | |
| Kingston | | 300,844 15 | |
| St. Vincent de Paul | | 209,098 41 | |
| Dorchester | | 156,522 55 | |
| Manitoba | | 89,819 55 | |
| British Columbia | | 75,324 07 | |
| Alberta | | 100,613 10 | |
| Saskatchewan | | 84,565 57 | |
| Generally | | 5,542 68 | |
| | | | 1,022,330 08 |
| LEGISLATION | | | |
| Senate | | 581,195 24 | |
| House of Commons | | 1,713,857 44 | |
| Library, Salaries | | 36,137 49 | |
| Library, Contingencies | | 9,395 53 | |
| Bokks for General Library | | 16,924 55 | |
| Books for Library of American History | | 896 03 | |
| Printing of Parliament | | 184,393 19 | |
| Printing, binding and distributing the annual statutes | | 18,146 60 | |
| Contingent expenses *re* voters' list | | 2,227 41 | |
| Contingencies of the Clerk of the Crown in Chancery | | 6,112 84 | |
| Provincial voters' list | | 13 27 | |
| Elections | | 48,261 26 | |
| Controverted elections | | 20 00 | |
| | | | 2,617,580 85 |
| IMMIGRATION AND COLONIZATION | | | |
| Salaries | | 534,379 46 | |
| Contingencies | | 755,819 53 | |
| Administration of Chinese Immigration | | 32,015 29 | |
| For the maintenance of, and for the purchase of new exhibits, for the Canadian Section of the Imperial Institute, London, England | | 6,726 87 | |
| Relief of distressed Canadians | | 5,054 54 | |
| Exhibitions | | 54,188 88 | |
| | | | 1,388,184 57 |
| Quarantine | | | 222,505 78 |
| MILITIA | | | |
| Allowances Active Militia | | 91,214 04 | |
| Annual Drill | | 34,058 99 | |
| Cadet Services | | 74,413 60 | |
| Contingencies | | 8,761 93 | |
| Departmental Library | | 974 10 | |
| Engineer Services and Works | | 319,486 23 | |
| Grants to Associations and Bands | | 27,328 00 | |
| Headquarters and District Staffs | | 307,452 38 | |
| Maintenance of Military properties | | 120,962 32 | |
| Permanent Forces | | 3,088,691 16 | |
| Printing and Stationery | | 52,390 65 | |
| Royal Military College | | 219,160 38 | |
| Salaries and Wages | | 197,458 97 | |
| Carried forward | | 4,542,352 75 | 16,805,545 22 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 4,542,352 75 | 16,805,545 22 |
| SCHEDULE "I I"—*Continued* | | | |
| MILITIA—*Continud* | | | |
| Surveys | | 40,522 36 | |
| Transport and Freight | | 24,853 88 | |
| Training Areas | | 5,040 70 | |
| Civil Pensions | | 1,253 77 | |
| Workmen's Compensation Act | | 1,410 62 | |
| Gratuity to C. Shane | | 935 03 | |
| Gratuity to F. X. Belanger, Balance | | 412 65 | |
| | | | 4,616,781 76 |
| RAILWAYS AND CANALS—*Income* | | | |
| *Canals*— | | | |
| Chambly—Improvements | 11,953 04 | | |
| Carillon and Grenville—Improvements | 13,065 21 | | |
| Lachine—Dredging | 24,018 45 | | |
| Soulanges—Improvements | 70,980 21 | | |
| Ontario St. Lawrence Canal—Replacing bridge at C.N.R. crossing over Murray Canal | 34 65 | | |
| Rideau—Claim of John O'Toole and interest thereon at 5½ per cent per annum | 2,646 83 | | |
| Ontario St. Lawrence Canal—Improvements | 53,977 25 | | |
| St. Peter's Canal—Rebuilding Highway bridge | 8,093 59 | | |
| Trent—Improvements | 77,251 36 | | |
| Welland—Improvements | 131,326 46 | | |
| | | 393,347 05 | |
| *Miscellaneous*— | | | |
| Expenses in connection with acquisition of the Grand Trunk and associated railway systems | 14,930 55 | | |
| Board of Railway Commissioners for Canada—Maintenance and operation | 184,452 63 | | |
| Board of Railway Commissioners for Canada—Salaries | 57,889 26 | | |
| Contribution of the Government Railways to the Faculty of McGill University, towards the foundation of a school of railway engineering and transportation in general, in connection with the Faculty of applied science | 2,500 00 | | |
| Contribution of the Government Railways to the Faculty of the Polytechnic School, Montreal, for the advancement of learning in connection with railway engineering and transportation in general | 2,500 00 | | |
| Contribution to the International Association of Railways Congress | 97 33 | | |
| Costs of litigation | 2,796 96 | | |
| Commissioner of Highways—Organization and payment of staff, including A. W. Campbell, C.E. as Commissioner at $5,000 per annum | 8,763 98 | | |
| Governor General's Car—Attention, repairs, etc | 4,977 75 | | |
| Printing and Stationery—Outside service | 6,923 13 | | |
| Surveys and Inspections—Canals, including salaries and expenses of experts employed temporarily | 45,411 53 | | |
| Surveys and Inspections—Railways, including salaries and expenses of experts employed temporarily | 77,894 82 | | |
| Expenses of audit on behalf of the Government of Canada of any railway company in Canada | 8,541 67 | | |
| Workmen's Compensation Act | 23,275 53 | | |
| Rebuilding portion of east pier at Port Maitland | 625 20 | | |
| Port Colborne Elevator—Restoration | 349,905 01 | | |
| | | 791,485 35 | |
| | | | 1,184,832 40 |
| RAILWAYS AND CANALS—*Collection of Revenue* | | | |
| *Railways*— | | | |
| Canadian Government Railways—Working expenses | 6,545,974 80 | | |
| St. John and Quebec Railway working expenses | 246,673 70 | | |
| | | 6,792,648 50 | |
| Carried forward | | 6,792,648 50 | 22,607,159 38 |

# ORDINARY EXPENDITURE, 1919-20—*Concluded.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 6,792,648 50 | 22,607,159 38 |
| SCHEDULE "II"—*Continued* | | | |
| RAILWAYS AND CANALS—*Collection of Revenue*—Con. | | | |
| *Canals*— | | | |
| Staff and repairs | 1,579,114 74 | | |
| Statistical Officers | 36,360 27 | | |
| | | 1,615,475 01 | |
| MISCELLANEOUS | | | |
| *Railways*— | | | |
| Compassionate allowance to Stephen Holmes, father of Miss Myles Holmes | 500 00 | | |
| Compassionate allowance to the widow and children of the late Amedee Belanger | 2,000 00 | | |
| Compassionate allowance to Mrs. Agnes A. Steadman, mother of the late Leslie Steadman | 2,000 00 | | |
| Compassionate allowance to the widow of the late I. Dastous | 2,000 00 | | |
| Compassionate allowance to the widow of the late Arthur Senecal | 2,000 00 | | |
| | | 8,500 00 | |
| *Canals*— | | | |
| Compassionate allowance to Mrs. G. Peterkin, mother of H. Bazinet | 500 00 | | |
| Compassionate allowance to the widow of the late Louis Couture | 1,500 00 | | |
| | | 2,000 00 | |
| Total Collection of Revenue | | | 8,418,623 51 |
| PUBLIC WORK—*Collection of Revenue* | | | |
| *Sundry Work*— | | | |
| Slides and Booms | 29,543 09 | | |
| Collection of Public Works Revenues | 3,009 31 | | |
| Graving Docks | 54,537 93 | | |
| Harbour and River Works, etc | 33,227 76 | | |
| | | 120,318 09 | |
| *Telegraphs and Telephone Lines*— | | | |
| Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of of vessels required for cable service | 201,713 33 | | |
| Prince Edward Island and Mainland | 6,946 66 | | |
| Saskatchewan | 61,685 59 | | |
| Alberta | 95,941 83 | | |
| British Columbia—Mainland | 80,053 86 | | |
| British Columbia—Vancouver Island District | 107,838 26 | | |
| Yukon System—(Ashcroft-Dawson) | 236,990 00 | | |
| Telegraph and Telephone Service generally | 10,131 47 | | |
| | | 801,301 00 | |
| Total—Public Works Collection of Revenue | | | 921,619 09 |
| MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS— | | | |
| *Atlantic Ocean*— | | | |
| Steam Service between Canadian Atlantic ports and Australia and New Zealand | 69,999 96 | | |
| Ocean and mail service between Canada and Great Britain | 229,344 71 | | |
| Steam service between Canada and Newfoundland | 57,587 30 | | |
| Steam service between Canada and the West Indies or South America or both | 340 666 56 | | |
| Steam service between Canada and South Africa | 133 833 26 | | |
| | | 831,431 79 | |
| *Pacific Ocean*— | | | |
| Steam service between Canada and Australia or New Zealand or both, on Pacific Ocean | 124,967 79 | | |
| Steam service between Canada, China and Japan | 367,187 50 | | |
| Steam service between Prince Rupert, B.C., and Queen Charlotte Islands | 21,000 00 | | |
| Carried forward | 513,155 29 | 831,431 79 | 31,947,401 98 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 513,155 29 | 831,431 79 | 31,947,401 98 |
| SCHEDULE "H"—Con. | | | |
| MAILS SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Con.* | | | |
| *Pacific Ocean*—Con. | | | |
| Steam service between Victoria and San Francisco | 2,076 95 | | |
| Steam service between Victoria, Vancouver, way ports and Skagway | 23,229 16 | | |
| Steam service between Victoria and West Coast—Vancouver Island | 4,375 00 | | |
| Steam service between Vancouver and northern ports of British Columbia | 16,800 00 | | |
| Steam service between Vancouver and ports on Howe Sound | 2,239 60 | | |
| | | 561,876 00 | |
| *Local Services*— | | | |
| Steam service between Baddeck and Iona | 6,825 00 | | |
| Steam service between Charlottetown, Victoria and Holliday's Wharf | 2,031 25 | | |
| Steam service between Froude's Point and Lockeport, N.S. | 1,000 00 | | |
| Ferry service between Campment, l'Ours Island and the Mainland of Georgian Bay | 166 65 | | |
| Steam service between Grand Manan and the Mainland | 12,500 00 | | |
| Steam service between Halifax, Canso and Guysborough | 5,000 00 | | |
| Steam service between Halifax and Newfoundland via Cape Breton ports | 10,000 00 | | |
| Steam service between Halifax, Mahone Bay, Tancock Island and Lahavre river ports | 3,000 00 | | |
| Steam service between Halifax and Spry Bay and ports in Cape Breton | 4,000 00 | | |
| Steam service between Halifax, South Cape Breton and Bras d'Or Lake ports | 6,000 00 | | |
| Steam service between Halifax and west coast Cape Breton calling at way ports | 4,000 00 | | |
| Steam service between Halifax and Sherbrooke | 2,000 00 | | |
| Steam service between Mulgrave and Canso | 9,286 85 | | |
| Steam service between Mulgrave and Guysborough calling at intermediate ports | 5,204 02 | | |
| Steam service between Pelee Island and the mainland | 8,000 00 | | |
| Steam service between Petit de Grat and Intercolonial railway terminus at Mulgrave | 6,900 00 | | |
| Steam service between Newcastle, Neguac and Escuminac, calling at intermediate points on the Miramichi River and Bay | 3,000 00 | | |
| Steam service between Pictou and Montague calling at Murray Harbour and Georgetown | 6,000 00 | | |
| Steamship service between Pictou, New Glasgow, Antigonish County Ports and Mulgrave | 1,500 00 | | |
| Steam service from the opening to the closing of navigation in 1919 between Pictou, Mulgrave and Chéticamp | 7,500 00 | | |
| Steam service from the opening to the closing of navigation in 1919, between Port Mulgrave, St. Peter's, Irish Cove, and Marble Mountain and other ports on the Bras d'Or Lakes | 5,979 96 | | |
| Steam service between Quebec and ports on the shores of the Gulf of St. Lawrence and between ports in Prince Edward Island, Nova Scotia, Newfoundland and the Magdalen Islands | 63,380 33 | | |
| Steam service between St. John, N.B. and St. Andrews, N.B., calling at intermediate points | 4,000 00 | | |
| Steam service between St. John and Bridgewater | 2,500 00 | | |
| Steam service between St. John and Digby | 19,391 03 | | |
| Carried forward | 199,165 09 | 1,393,307 79 | 31,947,401 98 |

# ORDINARY EXPENDITURE, 1919-20.

| | $ cts. | cts. | $ cts. |
|---|---|---|---|
| Brought forward | 199,165 09 | 1,393,307 79 | 31,947 401 98 |
| SCHEDULE "I"—*Continued* | | | |
| MAILS SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Con.* | | | |
| *Local Services*—Con. | | | |
| Steam service between St. John, Digby, Annapolis and Granville, viz.: aloag the west coast of Annapolis Basia | 2,000 00 | | |
| Steam service between St. John, N.B., and ports on the Bay of Fundy, Minas Basin, and Margaretsville, N.S. | 6,500 00 | | |
| Steam service or services between St. John, Westport, Yarmouth and other way ports | 10,000 00 | | |
| Steam service during the season of 1919, between Sydney and Bay St. Lawrence, calling at way ports | 6,000 00 | | |
| Steam service during the season of 1919, between Sydney and Whycocomagh | 4,000 00 | | |
| Steam service from Sydney to Bras d'Or Lake ports, and ports on the east and west coasts of Cape Breton | 8,420 64 | | |
| Expenses in connection with the supervision of subsidized Steamship services | 3,512 28 | | |
| | | 239,598 01 | |
| | | | 1,632,905 80 |
| NAVAL SERVICE | | | |
| Naval Service—To provide for the maintenaace and upkeep of ships, Naval College, dockyards at Halifax and Esquimalt and Royal Naval Canadian Volunteer Reserve | | 209,456 75 | |
| Hydrographic Survey | | 250,000 00 | |
| Customs Dues | | 75 73 | |
| Fisheries Protection Service—To provide for the repairs and maintenance of Fisheries Protection Steamers | | 277,555 29 | |
| Radiotelegraph Service—To provide for the building and maintenance of wireless stations | | 260,391 82 | |
| Tidal Service—To provide for the maintenance of tidal stations and surveying steamers | | 29,948 71 | |
| Patrol of the Northera waters of Canada | | 60,027 72 | |
| Life-Saving Stations—Iacluding rewards for saving life | | 79,981 75 | |
| Compassionate allowance to Mrs. L. F. Ogilvie | | 1,000 00 | |
| | | | 1,168,437 77 |
| OCEAN AND RIVER SERVICE | | | |
| Maintenance and repairs to Dominion Steamers and ice-breakers | | 1,447,842 36 | |
| Examiners of masters and mates | | 17,375 73 | |
| Investigations into wrecks | | 6,795 03 | |
| Expenses of schools of navigation | | 4,763 53 | |
| Registration of shipping | | 3,707 54 | |
| Removal of obstructions in navigable waters | | 1,191 01 | |
| Inspection of live stock shipments | | 2,321 20 | |
| To continue subsidy for wrecking plants—Quebec Maritime Provinces and British Columbia | | 35,000 00 | |
| Unforeseen expenses | | 1,755 62 | |
| Boilers for C. G. S. Montealm | | 37,750 00 | |
| | | | 1,558,502 02 |
| LIGHTHOUSE AND COAST SERVICE | | | |
| Agencies, rents and contingencies | | 177,145 79 | |
| Salaries and allowances to light-keepers | | 599,979 11 | |
| Maintenance and repairs to lighthouses | | 751,953 19 | |
| Construction of lighthouses and aids to navigation, including apparatus, submarine signals, and providing suitable boats for carrying on construction work | | 357,853 27 | |
| Signal service | | 59,839 55 | |
| Admiaistration of pilotage | | 103,913 17 | |
| Maintenance and repairs to wharfs | | 7,889 07 | |
| Carried forward | | 2,058,573 15 | 36,307,247 57 |

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 2,058,573 15 | 36,307,247 57 |
| SCHEDULE "I I"—*Continued* | | | |
| LIGHT HOUSE AND COAST SERVICE—Con. | | | |
| Breaking ice in Thunder Bay and Lake Superior and other points deemed advisable for the good of navigation | | 40,000 00 | |
| Pension of $300 per annum to the following retired pilots: Ls. R. Demers, Jos. Lapointe, Paul Gobeil, Barthelmie Lachance, Alphonse Asselin, Chas. Normand, Nap. Rioux, Elzear Desrosiers, Hubert Raymond, Arbel Bernier, Laurent Godbout, Adelme Pouliot, Edmond Larochelle, L. E. Morin, A. T. Simard, J. Plante, V. Vezina, J. G. Dupil, Raymond Baquet, Alfred Larochelle, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Treffle Delisle, David Dumas, Alfred Goudreau, Onesime Noel, F. X. Desmeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine, and Camille Bernier | | 8,975 00 | |
| Allowance to harbour master at Amherstburg for supervision of lights and buoys in St. Claire river, Detroit river, Lake Erie and other services during the season of navigation | | 400 00 | |
| Royal Pilotage Commission | | 11,000 00 | |
| Refund of amount contributed to Superannuation by Octave Desjardins | | 56 50 | |
| Compassionate allowance to— | | | |
| Mrs. Robert McMenemy | | 500 00 | |
| Mrs. Wm. Sherlock) | | 500 00 | |
| | | | 2,120,004 65 |
| SCIENTIFIC INSTITUTIONS | | | |
| Expenses connected with the Dominion Astronomical Observatory at Ottawa | | 26,179 36 | |
| Expenses connected with the Dominion Astrophysical Observatory at Victoria, B.C. | | 9,975 94 | |
| Geodetic Survey of Canada, investigations, triangulation, precise levelling, topographic and field astronomic work, etc | | 165,764 27 | |
| Expenses connected with the survey and demarcation of International Boundaries, including $1,000 to J. J. McArthur as International Boundary Commissioner | | 61,796 11 | |
| Meteorological Service, including Magnetic Observatory grant of $500 each to Kingston and Montreal Observatories, also allowance to L. F. Gorman, observer at Ottawa | | 200,733 94 | |
| | | | 464,449 62 |
| MARINE HOSPITALS | | | |
| Marine hospitals, including grants to institutions assisting sailors | | 88,886 36 | |
| Shipwrecked and distressed seamen | | 1,225 33 | |
| | | | 90,111 69 |
| Steamboat inspection | | | 82,633 45 |
| FISHERIES | | | |
| Salaries and disbursements of Fishery Officers and guardians, including the expense of the Advisory Board, Fisheries patrol Service and Oyster Culture | | 591,804 11 | |
| Building fishways and clearing rivers | | 29,831 72 | |
| Legal and incidental expenses | | 1,840 76 | |
| Assisting in the establishment, maintenance and inspection of cold storage for bait, the conservation and development of deep sea fisheries and of the demand for fish, and to provide for better transportation facilities for fish | | 79,581 75 | |
| Salaries and maintenance of fish breeding establishments | | 305,476 75 | |
| Carried forward | | 1,008,535 09 | 39,064,446 98 |

SESSIONAL PAPER No. 2

## ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 1,008,535 09 | 39,064,446 98 |
| SCHEDULE "I 1"—*Continued* | | | |
| FISHERIES—*Concluded* | | | |
| Maintenance of Fisheries Intelligence Bureau | | 1,614 85 | |
| Inspection of pickled fish | | 7,238 28 | |
| Marine Biological Board of Canada | | 26,000 00 | |
| Fishing Bounty | | 155,136 70 | |
| Fishing in Nelson River, Exchequer Court awards | | 16,556 93 | |
| | | | 1,215,081 85 |
| SUBSIDIES TO PROVINCES | | | |
| Ontario | | 2,396,378 88 | |
| Quebec | | 1,969,630 28 | |
| Nova Scotia | | 636,666 86 | |
| New Brunswick | | 637,976 16 | |
| Manitoba | | 1,470,991 36 | |
| British Columbia | | 623,135 06 | |
| Prince Edward Island | | 381,931 88 | |
| Alberta | | 1,621,075 00 | |
| Saskatchewan | | 1,753,075 00 | |
| | | | 11,490,860 48 |
| MINES AND GEOLOGICAL SURVEYS | | | |
| *Department of Mines*— | | | |
| Experimental work relating to briquetting of lignite coal | | 160,000 00 | |
| *Mines Branch*— | | | |
| Investigation of Ore and other economic deposits, road and structural materials; wages; expenses of the fuel testing and the Ore dressing plants, collection of mining and metallurgical statistics, etc | 96,659 53 | | |
| Publications, English and French editions of reports, purchase of books of reference, laboratory supplies, instruments and office contingencies | 28,726 17 | | |
| Investigation of conditions affecting smelting of Lead, Zinc, Ore | 4,193 77 | | |
| Branch Ore dressing plant and laboratories in B.C. | 1,050 65 | | |
| Organization and equipment of the explosives division under the Explosives Act, Chap. 31, 4-5 George V | 5,466 18 | | |
| | | 136,096 30 | |
| *Dominion of Canada Assay Office*— | | | |
| Maintenance of Assay Office, Vancouver, B.C. | | 7,524 63 | |
| Geological Survey— | | | |
| Explorations, surveys and investigations, wages of explorers, draughtsmen and others | 176,735 52 | | |
| Publication of English and French editions of reports, maps, illustrations, etc | 37,930 13 | | |
| Maintenance of offices and museums, instruments, chemicals, books of reference, miscellaneous assistance and contingencies | 46,159 72 | | |
| Purchase of specimens | 1,428 87 | | |
| Compensation to J. F. Lyons for quarters vacated | 299 97 | | |
| | | 262,554 21 | |
| LABOUR | | | 566,175 14 |
| Conciliation and Labour Act, including publication, printing, binding and distribution of the Labour Gazette, and allowance to correspondents | | 59,488 88 | |
| Industrial Disputes Investigation Act | | 34,191 04 | |
| Fair Wages and Inspection Officers | | 15,959 03 | |
| Administration Employment Offices Co-ordination Act | | 94,214 84 | |
| Employment Offices Co-ordination Act | | 214,052 95 | |
| Industrial Relations Commission | | 4,286 46 | |
| Carried forward | | 422,193 20 | 52,336,564 45 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 422,193 20 | 52,336,564 45 |
| SCHEDULE "11"—*Continued* | | | |
| LABOUR—*Concluded* | | | |
| National Conference—Expense of printing proceedings | | 4,989 44 | |
| Expenses of Canadian delegates, and advisers to International Labour confernce at Washington | | 23,685 43 | |
| Expenses of the Director of coal operations | | 11,344 49 | |
| Technical Education Act | | 186,500 00 | |
| | | | 648,713 05 |
| INDIANS | | | |
| Annuities | | 183,096 00 | |
| Ontario and Quebec | | 99,407 47 | |
| Nova Scotia | | 28,293 78 | |
| New Brunswick | | 19,282 76 | |
| Prince Edward Island | | 3,223 97 | |
| Manitoba, Saskatchewan, Alberta and Northwest Territories | | 593,356 28 | |
| British Columbia | | 175,839 79 | |
| Yukon | | 13,814 18 | |
| Indian Education | | 1,057,662 74 | |
| General | | 177,992 40 | |
| | | | 2,351,969 37 |
| ROYAL NORTHWEST MOUNTED POLICE | | | 3,386,389 26 |
| GOVERNMENT OF FHE NORTHWEST TERRITORIES | | | 3,978 56 |
| GOVERNMENT OF THE YUKON TERRITORY | | | 205,123 80 |
| MISCELLANEOUS | | | |
| Grant to the Canadian Handicraft Guild | | 2,000 00 | |
| Grant to assist the Canadian Association for the prevention of tuberculosis | | 10,000 00 | |
| Grant to assist the Canadian Branch of the St. John Ambulance Association | | 5,000 00 | |
| Expenses of the Conservation Commission | | 97,999 67 | |
| Department of Health—Combatting venereal disease in co-operation with the Provinces | | 93,767 42 | |
| Salaries and expenses of the Paris agency | | 30,128 74 | |
| To pay Consular offices abroad for services | | 22 11 | |
| Allowance to Mr. W. J. Stewart, Chief Hydrographer, for services performed under Order in Council of the 19th October, 1912, in relation to questions under consideration by the International Joint Commission during the year 1919-20 | | 1,000 00 | |
| Expenses of the Technical Board appointed to consider questions relating to the level of the Lake of the Woods | | 3,573 00 | |
| Contribution to aid in carrying on the work of the Astronomical Society | | 2,000 00 | |
| Canadian Associated Press | | 8,000 00 | |
| Canadian Press Limited— Towards expenses of a National News Service | | 50,000 00 | |
| Grant in aid of the Canadian General Council of the Boy Scouts' Association | | 5,000 00 | |
| Grant to the Canadian Mining Institute | | 3,000 00 | |
| Contribution to McGill University towards the maintenance of a Regional Bureau for Canada, for the International Catalogue of Scientific Literature | | 2,000 00 | |
| Royal Academy of Arts | | 2,500 00 | |
| Grant to the National Battlefield Commission | | 36,450 00 | |
| Ottawa Improvement Commission | | 137,500 00 | |
| Royal Mint | | 181,390 05 | |
| Grant to the Royal Society of Canada | | 4,000 00 | |
| Administration of the Business Profits War Tax, 1916, and the Income War Tax Act, 1917; appointments for the purpose may be made without reference to the provisions of the Civil Service Act | | 1,026,377 23 | |
| Carried forward | | 1,701,708 22 | 58,932,738 49 |

# ORDINARY EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts |
|---|---|---|---|
| Brought forward | | 1,701,708 22 | 58,932,738 49 |
| SCHEDULE "II"—*Continued.* | | | |
| MISCELLANEOUS—*Continued* | | | |
| Grant to the Victorian Order of Nurses | | 5,000 00 | |
| Expenses in the interest of fire prevention by the Department of Insurance | | 7,822 79 | |
| Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene | | 10,000 00 | |
| Grant towards expenses of Canadian Athletic Team at the International Olympic Games at Antwerp, Belgium in 1920 | | 15,000 00 | |
| Imperial War Graves Commission | | 93,683 33 | |
| Grant in aid of the Dominion Council of the Girl Guides | | 3,000 00 | |
| Air Service | | 109,463 93 | |
| Battlefields Memorials in France and Belgium | | 4,093 48 | |
| Special allowance to the Chief Justice of the Supreme Court of Canada to cover travelling and other expenses in connection with his Service while acting as Deputy to His Excellency the Governor General | | 5,000 00 | |
| Annual contribution to the Canadian Law Library, London, England | | 250 00 | |
| Grant to Chief Constables Association of Canada | | 500 00 | |
| Special allowance to Mr. Justice Duff to cover expenses when attending the sittings of the Judicial Committee of the Privy Council | | 2,500 00 | |
| Expenses of litigated matters, Department of Justice | | 7,655 07 | |
| Refund of Fines exacted by R. W. Woods, J.P., of Regina, under the Military Service Act | | 287 00 | |
| Suppression of the White Slave Traffic | | 750 00 | |
| Salary of the Private Secretary to the Speaker of the Senate | | 600 00 | |
| Administration of the Board of Commerce Act, and the Combine and Fair Prices Act | | 68,893 90 | |
| Employees Compensation Act 8-9 Geo. V. Chap 15 | | 75,000 00 | |
| Canada Gazette | | 50,811 66 | |
| Distribution of Parliamentary documents and other Government Publications | | 59,971 04 | |
| Miscellaneous Printing | | 98,047 84 | |
| Printing Bureau—Plant,—New | | 5,485 49 | |
| Printing Bureau—Plant, repairs and renewals | | 7,961 96 | |
| Public Archives | | 62,376 69 | |
| International Joint Commission | | 26,311 37 | |
| Canada Trade Commission | | 110,000 00 | |
| Canada War Mission and Representation at Washington | | 30,726 74 | |
| Expenses under the Canada Temperance Act | | 76 85 | |
| Expenses under the Naturalization Acts | | 19,115 62 | |
| Contribution towards publication of International Catalogue of Scientific Literature | | 817 60 | |
| For supply of Canadian publications to Library of High Commissioners Office | | 777 44 | |
| To provide for purchase of 650 copies of the Parliamentary Guide | | 1,950 00 | |
| Unforeseen expenses | | 23,982 24 | |
| Expenses in connection with the Prince of Wales visit | | 291,200 30 | |
| Cost of Living Bonus | | 12,112,706 93 | |
| Gratuities | | 76,855 77 | |
| | | | 15,090,383 26 |
| CUSTOMS. | | | |
| Salaries and Contingencies | | 3,863,109 53 | |
| Inspectors, preventive service and Board of Customs | | 437,858 09 | |
| Miscellaneous | | 225,000 00 | |
| Revenue Cruisers | | 143,978 07 | |
| Secret, Preventive Service (Justice) | | 1,734 61 | |
| | | | 4,671,680 30 |
| Carried forward | | | 78,694,802 05 |

## ORDINARY EXPENDITURE 1919-20—*Concluded.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | | 78,694,802 05 |
| SCHEDULE "I.I"—*Concluded.* | | | |
| EXCISE. | | | |
| Salaries of Officers and Inspectors of Excise | | 459,400 63 | |
| Contingencies | | 118,903 36 | |
| For extra duty pay at large distilleries and other factories | | 8,958 54 | |
| Preventive Service—Salaries and contingencies | | 105,717 45 | |
| Duty paid to officers serving longer hours at other than special survey | | 1,253 75 | |
| War Tax—Salaries and contingencies | | 51,518 42 | |
| Stamps for imported and Canadian tobacco | | 137,616 35 | |
| Provincial allowance to officers in Manitoba and West | | 4,223 39 | |
| Methylated spirits | | 396,101 79 | |
| | | | 1,283,693 68 |
| WEIGHTS AND MEASURES, GAS AND ELECTRIC LIGHT | | | |
| Weights and Measures— | | | |
| Salaries | 131,015 84 | | |
| Contingencies | 92,014 21 | | |
| Provisional Allowance | 3,821 77 | | |
| | | 226,851 82 | |
| Gas and Electric Light— | | | |
| Salaries | 74,812 97 | | |
| Contingencies | 42,315 97 | | |
| Provisional allowance | 2,137 49 | | |
| International Electro-Technical Commission | 208 50 | | |
| | | 119,474 93 | |
| | | | 346,326 75 |
| ADULTERATION OF FOODS | | | |
| Adulteration of Foods and administration of the Act | | 42,001 77 | |
| Proprietary of patent medicines | | 2,985 42 | |
| | | | 44,987 19 |
| TRADE AND COMMERCE | | | |
| Canada Grain Act—Salaries, rents and contingencies | 925,597 28 | | |
| Trade Commissioners and Commercial Agents | 191,896 14 | | |
| Bounties—Expenses in connection with the administration of the Act | 3,043 93 | | |
| Terminal elevators, construction, acquisition, etc | 895 00 | | |
| Canada Year Book | 13,493 00 | | |
| Canada's proportion of expenditure in connection with International Customs Tariffs Bureau | 3,972 00 | | |
| Census and Statistics | 82,517 55 | | |
| Dominion Royal Commission | 1,223 86 | | |
| Gold and Silver Marking Act | 4,067 26 | | |
| West India Cable | 33,723 91 | | |
| Development and extension of Canadian Trade | 104,118 18 | | |
| Bureau of Industrial and Scientific Research | 94,507 23 | | |
| Patent Records | 33,656 87 | | |
| Grant to Canadian Engineering Standards Association for the promotion of uniformity of Standards in metallic and other products | 10,000 00 | | |
| | | 1,502,712 21 | |
| Culling—Salaries and contingencies | | 4,337 55 | |
| Inspection of Staples—Salaries and contingencies | | 2,319 94 | |
| Bounties— | | | |
| Crude Petroleum | 103,312 48 | | |
| Lead | 4,817 15 | | |
| Zinc | 244,428 89 | | |
| | | 352,558 52 | |
| | | | 1,861,928 22 |
| Total Miscellaneous | | | 82,231,737 89 |

# SPECIAL EXPENDITURE' 1919-20.

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "J.J." | | | |
| DEMOBILIZATION | | | |
| Agriculture | | 487,513 51 | |
| Auditor Generals' Office | | 42,800 10 | |
| Board of Pension Commissioners | | 5,103 54 | |
| Customs | | 15,107 86 | |
| Canadian War Mission | | 60,000 00 | |
| Canada Food Board | | 48,656 71 | |
| Canada Registration Board | | 4,622 07 | |
| Canadian Munition Resources Commission | | 8,513 52 | |
| Dominion Bureau of Statistics | | 1,514 04 | |
| Dominion Police | | 573,554 57 | |
| External Affairs | | 171,999 40 | |
| Finance | | 146,690 87 | |
| Finance—Exchequer Court Award to the Toronto Power Co | | 175,000 00 | |
| Fuel Control | | 5,534 25 | |
| Economic Commission to Siberia | | 4,839 35 | |
| Office of the Governor General's Secretary | | 1,324 59 | |
| Halifax Relief Commission | | 5,000,000 00 | |
| Housing Committee | | 16,316 37 | |
| Indian Affairs | | 76,024 21 | |
| Inland Revenue | | 1,099 00 | |
| Insurance | | 638 40 | |
| Interior | | 2,954 80 | |
| Immigration and Colonization | | 2,102,576 10 | |
| Justice | | 876,024 79 | |
| Labour | | 79,220 85 | |
| Labour—Sub-Committee of the Cabinet | | 512 48 | |
| Militia and Defence (*see* Appendix No. 7) | | 323,360,987 33 | |
| Naval Service | | 6,780,904 68 | |
| News Print Commission | | 39,291 13 | |
| Peace Conference | | 9,733 33 | |
| Post Office | | 6,879 00 | |
| Paper Control | | 9,523 40 | |
| Power Control | | 1,943 61 | |
| Printing and Stationery | | 601 83 | |
| Privy Council | | 3,722 80 | |
| Public Archives | | 14,308 32 | |
| Public Information bureau | | 135,029 39 | |
| Public Works | | 4,424,004 90 | |
| Pig Iron | | 994,641 85 | |
| Railways and Canals | | 403,462 72 | |
| Registration of Alieas | | 14,329 64 | |
| R.N.W. Mounted Police | | 124,893 74 | |
| Repatriation and Employment Committee | | 74,214 92 | |
| Reconstruction and Development Committee | | 9,267 29 | |
| Secretary of State | | 46,396 18 | |
| Trade and Commerce | | 51,311 75 | |
| War Trade Board | | 18 01 | |
| War Committee of the Cabinet | | 124 49 | |
| War Purchasing Commission | | 81,149 80 | |
| Winnipeg Strike | | 180,259 38 | |
| | | 346,675,140 87 | |
| Less Credit Accounts— | | | |
| Canadian Trade Commission | 6,510 79 | | |
| Halifax Restoration | 13,718 20 | | |
| Soldiers' Civil Re-Establishment | 41,098 11 | | |
| Soldiers' Land Settlement | 21 03 | | |
| Marine | 838 18 | | |
| | | 62,186 31 | |
| Total Demobilization | | | 346,612,954 56 |

## SPECIAL EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE "K.K" | | | |
| *Cost of Loan Flotations—* | | | |
| 5 per cent Public Service Loan, New York— | | | |
| Bank of Montreal, New York, services for countersigning bonds | | | 18,750 00 |
| 5 per cent Temporary Loan, 1917, New York— | | | |
| Bank of Montreal, New York, services for countersigning bonds | | | 18,750 00 |
| 5 per cent War Loan, 1917-37— | | | |
| Advertising | | | 142 10 |
| 5 per cent War Loan, 1915-25— | | | |
| Advertising | | 83 20 | |
| Housing expenses | | 65 92 | |
| | | | 149 12 |
| 5 per cent Debenture Stock— | | | |
| Advertising | | | 56 24 |
| War Savings Certificates— | | | |
| Advertising | | 9 46 | |
| Less—Refund of overpayment of commission to Postmaster | | 6 45 | |
| | | | 3 01 |
| Dominion of Canada Savings Certificates— | | | |
| Postage | | | 163 82 |
| 5½ per cent Victory Loan, 1917— | | | |
| Salaries | | 44,368 58 | |
| Office contingencies | | 163 23 | |
| Printing and stationery | | 147 70 | |
| Insurance | | 31 33 | |
| Advertising | | 203 15 | |
| 5½ per cent discount on instalments paid in advance | 3,574,234 59 | | |
| Less—Interest on overdue payments | 176,840 77 | | |
| | | 3,397,393 82 | 3,442,307 81 |
| 5 per cent War Loan, 1917-37— | | | |
| Difference between 96 and par on $45,000 1917-37 bonds overcredited to Victory Loan, 1917 | | | 1,800 00 |
| 5½ per cent Victory Loan, 1918— | | | |
| Dominion Publicity Committee | | 305,560 36 | |
| Ottawa Publicity Committee | | 6,639 51 | |
| Organization expenses | | 652,013 99 | |
| Remuneration to bond dealers and others | | 722,335 82 | |
| Commission to canvassers | | 1,717,003 29 | |
| ¼ per cent commission paid to banks | | 1,532,774 19 | |
| Advertising—Canadian Press Association, Inc | | 277,958 42 | |
| Advertising—Montreal Gazette | | 2,494 80 | |
| American Bank Note Co., printing bonds | | 233,379 00 | |
| British American Bank Note Co., printing bonds | | 24,800 00 | |
| Salaries | | 74,783 48 | |
| Office contingencies | | 34 55 | |
| Printing and stationery | | 29,606 16 | |
| Postage and insurance | | 35,404 22 | |
| Telegrams | | 544 88 | |
| Telephone | | 65 30 | |
| Travelling expenses | | 893 63 | |
| Rent of and repairs to typewriters | | 304 50 | |
| Express | | 206 73 | |
| Cartage, etc | | 282 75 | |
| | | | 5,617,085 58 |
| 5½ per cent Victory Loan, 1919— | | | |
| Dominion Publicity Committee | | 450,000 00 | |
| Organization expenses | | 950,000 00 | |
| Remuneration to bond dealers and others | | 1,126,505 20 | |
| Commission to canvassers | | 1,850,000 00 | |
| ¼ per cent commission paid to banks | | 1,397,600 00 | |
| Advertising—Canadian Press Association, Inc | | 346,269 24 | |
| Advertising—Montreal Gazette | | 7,700 70 | |
| British American Bank Note Co., printing bonds | | 36,175 00 | |
| Salaries | | 64,384 78 | |
| Office contingencies | | 256 55 | |
| Carried forward | | 6,228,891 47 | 9,099,207 6 |

## SPECIAL EXPENDITURE, 1919-20—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 6,228,891 47 | 9,099,207 68 |
| SCHEDULE "K.K"—*Continued* | | | |
| *Cost of Loan Flotations*—Continued. | | | |
| Printing and stationery | | 56,615 22 | |
| Postage and insurance | | 14,061 80 | |
| Telegrams | | 278 59 | |
| Telephone | | 105 45 | |
| Travelling expenses | | 119 11 | |
| Rent of and repairs to typewriters | | 227 50 | |
| Translation | | 67 00 | |
| Express | | 856 39 | |
| Cartage, etc | | 237 00 | |
| Geo. Simpson, services for, transcribing Victory Loan meeting, August 1, 1919 | | 40 75 | |
| | | | 6,301,500 28 |
| 5½ per cent New York Loans, 1919-21 and 1919-29— | | | |
| 1¾ per cent commission paid to underwriters on $15,000,000 two year notes (1919-21) | | 262,500 00 | |
| 5¼ per cent commission paid to underwriters on $60,000,000 ten year notes (1919-29) | | 3,150,000 00 | |
| American Bank Note Co., printing bonds | | 31,047 40 | |
| Signature Co., for signatures | | 1,791 75 | |
| Bank of Montreal, New York, fee for countersigning bonds | | 19,521 25 | |
| Bank of Montreal, New York, 1/16 per cent commission for issuing $15,000,000 two year notes | | 9,375 00 | |
| Bank of Montreal, New York, 1/16 per cent commission for issuing $60,000,000 ten year notes | | 37,500 00 | |
| Counsel's fee | | 5,760 63 | |
| Insurance | | 2 26 | |
| Duty on bonds | | 63 75 | |
| Advertising | | 115 50 | |
| Postage | | 170 94 | |
| Stationery | | 85 80 | |
| | | | 3,517,934 28 |
| War Savings and Thrift Stamps— | | | |
| Advertising and publicity | | 67,282 45 | |
| Printing and stationery | | 41,744 12 | |
| Posters, etc | | 36,347 55 | |
| Salaries | | 78,709 64 | |
| Office management, furniture, postage, etc | | 5,659 51 | |
| Express and freight | | 876 08 | |
| Travelling expenses | | 9,788 31 | |
| Telegraph and telephone | | 1,990 39 | |
| Literature | | 9,773 65 | |
| Moving pictures | | 4,208 19 | |
| Rents | | 5,798 85 | |
| Translation | | 5 00 | |
| | | | 262,183 74 |
| | | | 19,180,825 98 |
| *Less*— | | | |
| War Loan, 1916-31— | | | |
| Difference between 97½ and par on $2,400 1916-31 bonds converted into Victory Loan, 1917 | 60 00 | | |
| Refund of advertising | 39 60 | | |
| Difference between 97½ and par on $18,376,300 bonds converted into Victory Loan, 1918 | 209,407 50 | | |
| Difference between 97½ and par on $289,900 bonds converted into Victory Loan, 1919 | 7,247 50 | | |
| | | 216,754 60 | |
| War Loan, 1915-25— | | | |
| Difference between 97½ and par on $7,262,900 bonds converted into Victory Loan, 1918 | 181,572 50 | | |
| Difference between 97½ and par on $685,800 bonds converted into Victory Loan, 1919 | 17,145 00 | | |
| | | 198,717 50 | |
| Carried forward | | 415,472 10 | 19,180,825 98 |

## SPECIAL EXPENDITURE, 1919-20—*Concluded.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 415,472 10 | 19,180,825 98 |
| SCHEDULE "K.K"—*Concluded* | | | |
| *Cost of Loan Flotations*—Concluded | | | |
| *Less*—Con. | | | |
| Bond Loan, 1925-45— | | | |
| Difference between 99 and par on $30,000,000 bonds redeemed (applied on Imperial Government Acct.) | | 300,000 00 | |
| Bond Loan, 1925-28— | | | |
| Difference between 95 and par on $10,404,678.36 bonds redeemed (applied on Imperial Government Acct.) | | 520,233 92 | |
| | | | 1,235,706 02 |
| | | | 17,945,119 96 |
| SCHEDULE "L.L" | | | |
| *Railway Subsidies*— | | | |
| St. John and Quebec Railway | | 121,665 91 | |
| Edmonton, Dunvegan and British Columbia Railway | | 213,179 64 | |
| | | | 334,845 55 |
| SCHEDULE "M.M" | | | |
| *Miscellaneous Charges*— | | | |
| Canadian Government Railways. (Balance written off the books of Intercolonial Railway) | | 719 19 | |
| Superannuation Fund No. 2. (Amount required under authority Chap. 17, Sec. 18, R.S. 1906) | | 437,000 00 | |
| Refund Chinese Immigration Revenue, for 1918-19— | | | |
| To the Province of British Columbia | 633,176 59 | | |
| To the Province of Ontario | 290,617 07 | | |
| To the Province of Quebec | 60,010 45 | | |
| To the Province of Nova Scotia | 2,695 89 | | |
| | | 986,500 00 | |
| Calgary and Edmonton Railway. (Adjustment made as per Order-in-Council March 11, 1918) | | 315,781 71 | |
| Qu'Appelle, Lone Lake and Saskatchewan Railway. (Adjustment made as per Order-in-Council March 11, 1918) | | 286,517 75 | |
| Canadian Pacific Railway, Land Grant Account. (Balance written off under authority Order-in-Council June 6, 1912, P.C. 1534) | | 23,674 43 | |
| | | | 2,050,193 08 |
| ..... | ..... | ..... | ..... |

SESSIONAL PAPER No. 2

# COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20.

| | 1918-19 | | 1919-20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| SCHEDULE "N.N" | | | | |
| Customs— | | | | |
| Ontario | 77,374,637 37 | | 90,610,034 54 | |
| Quebec | 43,613,682 91 | | 55,646,738 93 | |
| Nova Scotia | 4,159,820 58 | | 4,947,776 40 | |
| New Brunswick | 4,343,357 31 | | 6,166,790 67 | |
| Prince Edward Island | 127,025 25 | | 150,290 11 | |
| Manitoba | 10,670,356 05 | | 12,160,214 32 | |
| Alberta | 3,432,315 98 | | 3,638,574 27 | |
| Saskatchewan | 2,860,403 00 | | 2,699,284 31 | |
| British Columbia | 11,480,897 27 | | 11,549,087 06 | |
| Yukon | 74,004 24 | | 58,881 02 | |
| British P.O. Parcels | 1,877 38 | | 3,546 29 | |
| | 158,138,377 34 | | 187,631,217 92 | |
| LESS—Returned duties and drawbacks | 10,969,189 36 | | 18,834,394 98 | |
| | | 147,169,187 98 | | 168,796,822 94 |
| SCHEDULE "O.O" | | | | |
| *Excise*— | | | | |
| Ontario | 3,260,257 37 | | 6,438,107 92 | |
| Quebec | 25,959,192 51 | | 34,260,006 02 | |
| Nova Scotia | 69,975 10 | | 76,886 88 | |
| New Brunswick | 69,537 45 | | 103,038 85 | |
| Prince Edward Island | 47,127 92 | | 51,740 45 | |
| Manitoba | 360,057 01 | | 578,530 86 | |
| Alberta | 124,478 75 | | 274,479 82 | |
| Saskatchewan | 19,519 70 | | 61,351 25 | |
| British Columbia | 246,962 06 | | 606,320 92 | |
| Yukon | 6,605 22 | | 50 00 | |
| | 30,163,733 09 | | 42,450,512 97 | |
| LESS—Refunds | 144,281 80 | | 260,836 78 | |
| | 30,019,451 29 | | 42,189,676 19 | |
| Methylated spirits | 322,582 97 | | 508,406 38 | |
| | | 30,342,034 26 | | 42,698,082 57 |
| SCHEDULE "P.P" | | | | |
| *Post Office*— | | | | |
| Balance due by Postmasters | 27,161 61 | | 27,161 61 | |
| Postage stamps, postcards, etc. | 24,421,461 23 | | 26,116,196 34 | |
| Postage paid in cash on newspapers | 291,104 12 | | 333,158 76 | |
| Postage paid in cash on 3rd class printed matter | 582,616 24 | | 613,187 35 | |
| Rent on boxes and drawers | 211,317 10 | | 232,486 24 | |
| Commission on money orders | 1,071,820 80 | | 1,448,137 43 | |
| Commission on postal notes | 131,913 35 | | 127,964 75 | |
| Profit in exchange on money order business | 16,508 71 | | 263,609 84 | |
| Profit in exchange on British postal order business | 426 61 | | | |
| Commission on United Kingdom postal order business | 764 80 | | 611 79 | |
| Transit charges on correspondence from other countries | 399,797 04 | | 225,609 91 | |
| Postage on parcels from other countries | 338,885 71 | | 181,531 74 | |
| Void money orders | 27,854 78 | | 30,429 83 | |
| Collections for rural mail boxes | 38,682 00 | | 31,036 50 | |
| Miscellaneous | 31,010 89 | | 41,426 87 | |
| Amount to be adjusted | 829 44 | | 22,621 36 | |
| | | 27,592,154 43 | | 29,695,170 32 |
| Carried forward | | 27,592,154 43 | | 29,695,170 32 |

# COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Continued.*

| | 1918-19 | | 1919-20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | | 27,592,154 43 | | 29,695,170 32 |
| SCHEDULE "P.P"—*Concluded* | | | | |
| *Post Office*—Concluded. | | | | |
| *Deductions*— | | | | |
| Salaries, allowances, etc | 4,989,231 44 | | 4,780,659 83 | |
| Discount to stamp vendors and postmasters, and compensation to messengers for special delivery letters | 173,497 78 | | 190,002 78 | |
| Losses by fire, burglary, etc | 5,909 96 | | 3,442 27 | |
| Balance of Commission paid to other countries on money order business | 38,497 39 | | 36,691 70 | |
| Transit charges on correspondence to other countries | 58,860 38 | | 61,027 66 | |
| Postage on parcels to other countries | 695,453 78 | | 122,557 58 | |
| Loss in exchange on money order business with other countries | | | 1,088 56 | |
| Balance due by Postmasters | 27,161 61 | | 27,161 61 | |
| LESS—Amount overcredited in fiscal year 1918-19 owing to books of Finance Department closing for year before final adjustments could be made by the Post Office Department | | | 829 44 | |
| | | 5,988,612 34 | | 5,223,461 43 |
| SCHEDULE "Q Q" | | 21,603,542 09 | | 24,471,708 89 |
| PUBLIC WORKS | | | | |
| *Canals*— | | | | |
| Chambly | 785 00 | | 725 00 | |
| Murray | 253 00 | | 244 00 | |
| Chats Falls | 2 00 | | | |
| Carillon and Grenville | 1,159 00 | | 845 00 | |
| Rideau | 6,102 36 | | 9,144 11 | |
| Sault Ste. Marie | 60 00 | | 115 00 | |
| Beauharnois | 14,816 15 | | 14,816 15 | |
| Cardinal | 1,661 10 | | 2,951 10 | |
| Cornwall | 15,545 62 | | 39,551 15 | |
| Montreal (Lachine) | 141,641 73 | | 162,071 48 | |
| Ste. Anne's Lock and Canal | 377 15 | | 194 12 | |
| Soulanges | 3,505 60 | | 3,521 49 | |
| St. Peters | 7 00 | | 7 00 | |
| Trent | 3,866 80 | | 4,338 71 | |
| Welland Ship Canal | 4,137 50 | | 4,510 00 | |
| Welland | 64,058 21 | | 75,295 76 | |
| Port Colborne Elevator | 120,676 68 | | 123,862 95 | |
| | 387,654 90 | | 442,193 02 | |
| Less Refunds | | | 266 66 | |
| | | 387,654 90 | | 441,926 36 |
| Railway Revenue | | 37,967,550 84 | | |
| *Miscellaneous Public Works*— | | | | |
| Graving Docks | 72,401 24 | | 80,747 59 | |
| Slides and Booms | 16,763 45 | | 48,133 41 | |
| Telegraphs | 231,331 65 | | 277,748 95 | |
| Ferries | 2,357 00 | | 1,248 50 | |
| Wharves and Piers | 75,602 58 | | 69,859 01 | |
| Harbours | 1,157 50 | | 1,350 94 | |
| | 399,613 42 | | 479,088 40 | |
| LESS Refunds | 2,949 40 | | | |
| | | 396,664 02 | | 479,088 40 |
| | | 38,751,869 76 | | *921,014 76 |

*NOTE.—$41,402,061.36, Railway Revenue for the Fiscal Year 1919-20 was transferred and applied against Railway Working Expenses under authority of Vote No. 560.

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# COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Continued.*

| | 1918-19 | | 1919-20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| SCHEDULE "R R" | | | | |
| *War Tax Revenues*— | | | | |
| Inland Revenue | | 11,888,508 40 | | 15,587,706 70 |
| Business Profits | | 32,970,061 81 | | 44,145,184 48 |
| Income Tax | | 9,349,719 80 | | 20,263,739 91 |
| Miscellaneous— | | | | |
| Trust and Loan Companies | 323,340 02 | | 274,216 28 | |
| Insurance Companies | 546,113 86 | | 638,730 76 | |
| Chartered Banks | 1,099,764 44 | 1,969,218 32 | 1,170,223 45 | 2,083,170 49 |
| | | 56,177,508 33 | | 82,079,801 58 |
| SCHEDULE "S S" | | | | |
| *Interest on Investments*— | | | | |
| Loans to Banks, Finance Act, 1914 | 2,395,643 02 | | 3,322,952 78 | |
| Interest on Sinking Funds | 430,019 06 | | 908,540 77 | |
| Interest on Montreal Harbour debentures | 868,291 59 | | 885,716 79 | |
| St. John bridge and railway extension | 34,712 00 | | | |
| Grand Trunk Pacific Railway | 992,800 00 | | 992,800 00 | |
| Grand Trunk Pacific Railway Receiver Account | | | 211,741 40 | |
| Canadian Northern Railway | 774,672 16 | | 850,765 53 | |
| Interest on Province of Quebec debt account | 58,944 38 | | 58,944 38 | |
| Interest on Current Account with the Bank of Montreal, London | 1,211 37 | | 1,740 93 | |
| Interest on Current Account with the Bank of Montreal, New York | 373,750 57 | | 63,265 01 | |
| Montreal Turnpike Trust Co | 5,500 00 | | 5,208 98 | |
| Loans to Banks "on call" | 75,950 00 | | 76,158 06 | |
| The Universal Radio Syndicate Loans | 2,763 17 | | | |
| Province of Ontario Loan | 130,000 00 | | 130,000 00 | |
| Province of Saskatchewan Loan | 162,500 00 | | 87,472 33 | |
| Province of British Columbia Loan | 150,070 64 | | | |
| Province of Manitoba Loan | 10,513 70 | | 25,000 00 | |
| Huron & Erie Mortgage Corporation Loan | 11,650 60 | | 23,013 70 | |
| Grank Truak Railway Company Loan | 17,812 00 | | 35,624 00 | |
| Imperial Government Account | 924,197 32 | | 8,311,273 37 | |
| Belgium Government Loan | | | 226,416 80 | |
| Italian Government Loan | | | 158,193 07 | |
| French Government Loan | | | 28,604 82 | |
| Provinces Hosing Scheme— | | | | |
| Manitoba | | | 11,335 62 | |
| British Columbia | | | 18,750 00 | |
| Quebec | | | 1,500 00 | |
| Ontario | | | 112,500 00 | |
| New Brunswick | | | 15,000 00 | |
| Central Canada Loan & Saving Co | | | 8,750 00 | |
| Victoria Loan & Savings Co | | | 1,750 00 | |
| Southern Alberta Loan Co | | | 81,185 45 | |
| Waterloo County Loan and Savings Co | | | 4,854 48 | |
| Canadian Merchant Marine Demand Notes | | | 415,358 36 | |
| Soldiers' Land Settlement, Advances to Soldiers settling on the land | | | 12,564 01 | |
| | | 7,421,001 58 | | 17,086,980 61 |
| *Patents*— | | | | |
| Patents | 223,734 78 | | 273,590 20 | |
| Assignments | 8,369 07 | | 11,543 68 | |
| Notices | 958 50 | | 860 40 | |
| Caveats | 1,965 00 | | 2,225 52 | |
| Carried forward | 235,027 35 | 7,421,001 58 | 288,219 80 | 17,086,980 64 |

## COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Continued.*

| | 1918–19 | | 1919–20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | 235,027 35 | 7,421,001 58 | 288,219 80 | 17,086,980 64 |
| SCHEDULE "S.S"—*Continued.* | | | | |
| *Patents*—Con. | | | | |
| Certified Copies | 2,958 64 | | 4,300 11 | |
| Subscriptions to Record | 1,025 34 | | 1,496 47 | |
| Sundries | 334 05 | | 29 90 | |
| | 239,345 38 | | 294,046 28 | |
| Less refunds | 3,814 35 | | ..... | |
| | 235,531 03 | | 294,046 28 | |
| *Trade Marks*— | | | | |
| Trade Marks | 43,900 89 | | 55,647 47 | |
| Copyrights | 1,630 63 | | 2,200 82 | |
| Designs | 1,415 00 | | 1,412 15 | |
| Assignments | 477 70 | | 583 80 | |
| Certified Copies | 331 75 | | 517 85 | |
| Timber marks | 216 00 | | 88 60 | |
| | 47,971 97 | | 60,450 69 | |
| Less—Refunds | 7,794 15 | | | |
| | 40,177 82 | | 60,450 69 | |
| Total Patents Fees | ..... | 275,708 85 | ..... | 354,496 97 |
| *Casual Revenue*— | | | | |
| Agriculture | 118,608 53 | | 152,062 86 | |
| Air Board | ..... | | 46 00 | |
| Archives | 43 11 | | 89 20 | |
| Canadian Registration Board | 1 00 | | ..... | |
| Canada Food Board | 453,224 54 | | 2,745 83 | |
| Board of Pension Commissioners | ..... | | 25,930 54 | |
| Canadian Food Control | 59,357 40 | | ..... | |
| Board of Commerce | ..... | | 245 70 | |
| Customs | 995 28 | | 9,424 73 | |
| Civil Service Commission | ..... | | 138 50 | |
| Commission of Conservation | 305 60 | | 536 49 | |
| Exchequer Court | 116 04 | | ..... | |
| External Affairs | 31,147 42 | | 71,903 36 | |
| Finance | 1,100,191 54 | | 1,248,688 21 | |
| Health | ..... | | 23,982 15 | |
| House of Commons | 7,095 90 | | 18,371 24 | |
| Indian Affairs | 12,495 27 | | 39,104 55 | |
| Inland Revenue | 4,986 08 | | 3,241 16 | |
| Interior | 13,096 31 | | 21,664 09 | |
| Immigration and Colonization | 8,096 32 | | 16,425 78 | |
| Insurance | ..... | | 1 45 | |
| Justice | 8,185 18 | | 5,637 00 | |
| Labour | 1,432 90 | | 1,754 43 | |
| Marine | 228,123 46 | | 116,911 04 | |
| Militia and Defence | 39,749 66 | | 87,867 40 | |
| Mines | 3,231 10 | | 3,343 90 | |
| Naval Service | 167,936 90 | | 164,205 87 | |
| Penitentiaries | ..... | | 12,490 78 | |
| Post Office | 1 046 36 | | 6 45 | |
| Printing and Stationery | 77,856 68 | | 57,121 48 | |
| Privy Council | ..... | | 5,032 22 | |
| Public Works | 209,381 50 | | 224,751 81 | |
| Railways and Canals | 213,087 91 | | 302,973 96 | |
| R.N.W. Mounted Police | 51 13 | | 731 49 | |
| Secretary of State | 170,179 10 | | 331,593 87 | |
| Soldiers' Land Settlement | ..... | | 254 91 | |
| Carried forward | 2,930,022 22 | 7,696,710 43 | 2,949,284 45 | 17,441,477 |

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## COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Continued*

| | 1918–19 | | 1919–20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | 2,930,022 22 | 7,696,710 43 | 2,949,284 45 | 17,441,477 61 |
| SCHEDULE "S"—*Continued.* | | | | |
| *Casual Revenue*—Con. | | | | |
| Senate | 6,405 58 | | 15,337 50 | |
| Soldiers' Civil Re-Establishment | | | 566 73 | |
| Trade and Commerce | 9,716 77 | | 766,536 31 | |
| | | 2,946,144 57 | | 3,731,724 99 |
| Ordinance Lands | | 4,819 27 | | 9,834 64 |
| Fines and Forfeitures | | 228,815 17 | | 628,793 03 |
| Premium, Discount and Exchange | | 532,848 90 | | 1,974,071 70 |
| *Mariner's Fund*— | | | | |
| Quebec | 32,103 03 | | 26,444 94 | |
| Nova Scotia | 9,698 84 | | 22,818 32 | |
| New Brunswick | 11,453 15 | | 14,395 63 | |
| Prince Edward Island | 172 26 | | 186 13 | |
| British Columbia | 16,063 74 | | 14,840 99 | |
| | 69,491 02 | | 78,686 01 | |
| Less—Refunds | 247 37 | | 458 97 | |
| | | 69,243 65 | | 78,227 04 |
| *Electric Light*— | | | | |
| Inspection Fees | 87,421 25 | | 115,384 20 | |
| Export Licenses Electric Power | 650 00 | | 475 00 | |
| | | 88,071 25 | | 115,859 20 |
| *Steamboat Inspection*— | | | | |
| Steamboat Inspection | 1,486 11 | | 3,048 64 | |
| Engineers Certificates | 1,288 50 | | 1,545 00 | |
| | | 2,774 61 | | 4,593 64 |
| *Gas Inspection*— | | | | |
| Ontario | 33,685 10 | | 37,225 95 | |
| Quebec | 13,465 60 | | 13,379 70 | |
| New Brunswick | 952 10 | | 906 00 | |
| Nova Scotia | 230 80 | | 255 00 | |
| Manitoba | 2,441 65 | | 3,251 75 | |
| Alberta | 1,571 70 | | 2,130 20 | |
| British Columbia | 3,354 50 | | 4,545 95 | |
| | | 55,701 45 | | 61,694 5 |
| WEIGHTS AND MEASURES. | | | | |
| Ontario | 50,069 45 | | 59,355 15 | |
| Quebec | 27,810 10 | | 29,737 65 | |
| New Brunswick | 3,587 55 | | 2,345 25 | |
| Nova Scotia | 3,247 55 | | 3,413 85 | |
| Prince Edward Island | 330 35 | | 758 55 | |
| Manitoba | 15,010 00 | | 15,557 15 | |
| Saskatchewan | 21,574 85 | | 19,806 10 | |
| Alberta | 9,864 20 | | 11,973 50 | |
| British Columbia | 3,412 15 | | 4,102 55 | |
| Yukon | | | | |
| | 134,906,20 | | 147,049 75 | |
| Less—refunds | 16 50 | | 4 80 | |
| | | 134,889 70 | | 147,044 95 |
| Culling timber | | 1,229 49 | | 1,272 82 |
| Carried forward | | 11,761,248 49 | | 24,194,594 17 |

## COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Continued*

| | 1918-19 | | 1919-20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | | 11,761,248 49 | | 24,194,594 17 |
| SCHEDULE "S.S."—*Continued.* | | | | |
| *Law Stamps—* | | | | |
| Exchequer Court | 3,198 80 | | 3,233 80 | |
| Supreme Court | 3,575 10 | | 3,251 00 | |
| Territorial Court | 1,855 00 | | 1,005 35 | |
| | | 8,628 10 | | 7,490 15 |
| *Penitentiaries—* | | | | |
| Kingston | 59,165 58 | | 49,920 97 | |
| St. Vincent de Paul | 19,925 69 | | 12,918 59 | |
| Dorchester | 12,846 01 | | 20,013 62 | |
| Manitoba | 13,990 69 | | 20,320 67 | |
| British Columbia | 5,165 39 | | 5,360 62 | |
| Alberta | 13,910 40 | | 12,969 02 | |
| Saskatchewan | 7,954 37 | | 9,339 12 | |
| | | 132,958 13 | | 130,842 61 |
| *Insurance Inspection* | | 64,683 98 | | 62,384 21 |
| *Fisheries—* | | | | |
| Ontario | 631 85 | | 1,421 80 | |
| Quebec | 8,125 80 | | 8,085 78 | |
| Nova Scotia | 7,629 31 | | 10,213 28 | |
| New Brunswick | 16,420 52 | | 16,441 02 | |
| Prince Edward Island | 2,561 19 | | 4,741 68 | |
| Manitoba | 12,780 20 | | 12,139 17 | |
| Alberta | 10,293 15 | | 8,313 85 | |
| Saskatchewan | 4,982 83 | | 4,321 00 | |
| British Columbia | 59,349 94 | | 270,698 41 | |
| Yukon | 425 00 | | 215 00 | |
| | 123,199 79 | | 336,590 99 | |
| LESS—refunds | 85 50 | | | |
| | | 123,114 29 | | 336,590 99 |
| *Canada Gazette* | | 29,413 70 | | 50,325 26 |
| *Superannuation* | | 26,068 67 | | 21,986 01 |
| *Light House and Coast* | | 335 00 | | 621 00 |
| *Dominion Steamers—* | | | | |
| Montcalm | 2,027 41 | | 2,408 48 | |
| Champlain | 11,446 51 | | 10,772 88 | |
| Rouville | 147 00 | | | |
| | | 13,620 92 | | 13,181 36 |
| Military College | | 54,428 13 | | 53,598 64 |
| *Civil Service Examination Fees* | | 11,568 00 | | 6,394 00 |
| *Dominion Lands—* | | | | |
| Homestead Fees | 42,190 00 | | 67,460 00 | |
| Sale Fees | 170 00 | | 120 00 | |
| Improvements | 48,665 97 | | 77,807 94 | |
| Pre-emption Sales under Act of 1908 | 1,899,359 52 | | 2,415,322 26 | |
| Purchased Homestead Sales | 150,063 46 | | 132,738 49 | |
| General Sales | 131,881 45 | | 201,247 33 | |
| Map sales, office fees, etc | 11,039 54 | | 17,134 19 | |
| Rental of lands | 19,302 85 | | 15,455 17 | |
| Survey fees | 48,287 00 | | 18 68 | |
| Timber dues | 408,728 28 | | 589,780 21 | |
| Carried forward | 2,759,688 07 | 12,226,067 41 | 3,517,084 27 | 24,878,008 40 |

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# COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL YEARS 1918-19 AND 1919-20—*Concluded.*

| — | 1918–19 | | 1919–20 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts |
| Brought forward | 2,759,688 07 | 12,226,067 41 | 2,517,084 27 | 24,878,00 40 |
| SCHEDULE "S.S"—*Concluded.* | | | | |
| *Dominion Lands*—Con. | | | | |
| Grazing lands rental | 148,179 55 | | 183,661 96 | |
| Grazing improvements | 560 00 | | 1,105 80 | |
| Coal lands | 375,895 14 | | 361,947 48 | |
| Hay permits | 22,085 06 | | 36,362 19 | |
| Mining fees | 52,342 25 | | 62,255 08 | |
| Hydraulic leases | 4,393 72 | | 2,265 00 | |
| Dredging leases | 1,745 10 | | 1,958 97 | |
| Export tax on gold | 48,677 07 | | 41,463 84 | |
| Free certificate for export of gold | 10 50 | | 8 00 | |
| Stone quarries | 8,221 59 | | 8,717 12 | |
| Irrigation fees | 483 87 | | 540 50 | |
| Irrigation sales | 11,556 38 | | 50,297 01 | |
| Rent of water power | 1,452 32 | | 3,661 18 | |
| Fees *re* Board of Examiners D.L.S. | 100 00 | | 255 00 | |
| Patent and interchange fees | 190 00 | | 220 00 | |
| Suspense account | 6,837 93 | | 6,725 88 | |
| Interim receipt account, Yukon | 15 00 | | ..... | |
| Potash leases | 3,906 10 | | 1,316 37 | |
| Sand, stone and gravel | 1,104 44 | | 541 45 | |
| Fishing permits | 824 00 | | 881 00 | |
| Petroleum | 107,230 41 | | 370,482 67 | |
| Rocky Mountain Park | 46,978 49 | | 48,330 58 | |
| Jasper Park | 4,285 91 | | 21,227 93 | |
| Yoho Park | 1,074 38 | | 828 45 | |
| Watertown Lakes Park | 1,992 95 | | 3,848 42 | |
| Buffalo Park | 145 95 | | 1,949 55 | |
| Elk Island Park | 10 25 | | 16 00 | |
| Antelope Park | 195 20 | | 409 60 | |
| Forestry Branch, sale of trees, etc | 2,604 17 | | 4,012 55 | |
| Point Pelee Park | 31 60 | | 30 44 | |
| Revelstoke Park | 20 00 | | ..... | |
| Lac la Biche | 10 00 | | ..... | |
| Miscellaneous | 2,849 13 | | 6,335 46 | |
| Glacier Park | 43 22 | | 18 50 | |
| Fort Anne Park | 116 37 | | 47 00 | |
| Moose Mountains, Buffalo Park | 102 40 | | 35 60 | |
| | 3,615,958 52 | | 4,738,840 85 | |
| LESS—Refunds | 76,031 02 | | 116,249 03 | |
| | | 3,539,927 | | 4,622,591 82 |
| Military Pensions | ..... | 23,840 96 | | 47,979 08 |
| Inspection of Staples | | 1,082,069 63 | | 1,092,605 59 |
| R.N.W.M.P. Officer's Pension Revenue | | 4,030 26 | | 5,586 26 |
| Chinese Immigration | | 2,026,669 00 | | 132,132 81 |
| | | 18,902,604 76 | | 30,778,903 96 |

# SCHEDULES TO CASH STATEMENT.

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE No. 1. | | | |
| *Imperial and Foreign Governments Accounts* | | | |
| Imperial Government | | 58,452,925 76 | |
| LESS—Belgium Government | 6,232,938 62 | | |
| French Government | 5,523,042 66 | | |
| Greek Government | 2,747,175 77 | | |
| Italian Government | 5,828,081 99 | | |
| Roumanian Government | 19,443,590 97 | 39,774,830 01 | 18,678,095 75 |
| SCHEDULE No. 2. | | | |
| *Trust Funds*— | | | |
| Common School Funds | | 4,605 19 | |
| Indian Trust Funds | | 1,661,270 39 | |
| | | | 1,665,875 58 |
| SCHEDULE No. 3. | | | |
| *Loan Accounts (Funded Debt)*— | | | |
| Victory Loan 1919 | 587,031,400 00 | | |
| Victory Loan 1918 | 107,208,232 46 | | |
| Victory Loan 1917 | 4,898,615 96 | | |
| War Loan 1917–37 | 45,000 00 | | |
| 5% Debenture Stock 1922 School Lands | 19,342,000 00 | | |
| Dominion of Canada Savings Certificates | 531,636 75 | | |
| War Savings and Thrift Stamps | 2,423,220 87 | | |
| War Savings Certificates | 904 50 | | |
| New York Loan 1919–29 | 60,000,000 00 | | |
| | | 781,481,010 54 | |
| LESS—Redemptions— | | | |
| Dominion Stock Issue B 3½% | 12,600 00 | | |
| 5% Debenture Stock 1919 | 3,077,200 00 | | |
| War Savings Certificate | 4,347,599 80 | | |
| War Savings and Thrift Stamps | 1,370,705 05 | | |
| War Loan 1925 "Conversions" | 7,949,700 00 | | |
| War Loan 1916–31 "Conversions" | 8,667,600 00 | | |
| 5% Debenture Stock "School Lands" | 14,934,000 00 | | |
| 5½% Debenture Stock | 12,999,500 00 | | |
| 3½% Bond Loan 1925–28 | 10,404,678 36 | | |
| 4½% Bond Loan 1925–45 | 30,000 000 00 | | |
| Dominion of Canada Savings Certificates | 369 75 | | |
| Victory Loan 1918 "Conversions" | 4,293,450 00 | | |
| Victory Loan 1917 "Conversions" | 32,525,000 00 | | |
| 3½% Loan of 1909, London | 26,701,842 68 | | |
| Provincial Notes, Nova Scotia | 8 75 | | |
| | | 157,284,254 39 | |
| | | | 624,196,756 15 |
| SCHEDULE No. 4 | | | |
| *Advances to Banks, Provinces, etc*— | | | |
| Canada Permanent Mortgage Corp | 500,000 00 | | |
| Central Canada Loan and Savings Co | 700,000 00 | | |
| Housing Scheme—British Columbia | 750,000 00 | | |
| " Manitoba | 1,580,000 00 | | |
| " New Brunswick | 600,000 00 | | |
| " Ontario | 8,750,000 00 | | |
| " Quebec | 60,000 00 | | |
| Huron and Erie Mortgage Corporation | 1,500,000 00 | | |
| National Trust Company | 450,000 00 | | |
| Province of Saskatchewan "Loans to Farmers" | 100,000 00 | | |
| Southern Loan and Savings Co | 125,000 00 | | |
| Victoria Loan and Savings Co | 200,000 00 | | |
| Waterloo County Loan and Savings Co | 275,000 00 | | |
| Montreal Harbour Commission | 1,140,000 00 | | |
| Loans to Banks—"Finance Act 1914" | 254,672,000 00 | | |
| | | 271,402,000 00 | |
| Carried forward | | 271,402,000 00 | |

## SCHEDULES TO CASH STATEMENT—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 271,402,000 00 | 00,000 |
| SCHEDULE No. 4—*Concluded.* | | | |
| *Advances to Banks, Provinces, etc*—Concluded. | | | |
| LESS—Repayments— | | | |
| Central Canada Loan and Savings Co. | 500,000 00 | | |
| Huron and Erie Mortgage Corporation | 1,000,000 00 | | |
| Montreal Turnpike Trust | 15,572 08 | | |
| Province of Saskatchewan, loan | 2,500,000 00 | | |
| Victoria Loan and Savings Co. | 100,000 00 | | |
| Waterloo County Loan and Savings Co | 225,000 00 | | |
| Loans to Banks' Finance Act, 1914 | 216,733,275 00 | | |
| | | 221,073,847 08 | |
| | | | 50,328,152 92 |
| SCHEDULE No. 5. | | | |
| *Sinking Funds Purchases*— | | | |
| Loan of 1884 | | 684,447 82 | |
| Loan of 1930–50 | | 2,129,651 84 | |
| Loan of 1940–60 | | 860,165 46 | |
| | | | 3,674,265 12 |
| SCHEDULE No. 6. | | | |
| *Miscellaneous Current Accounts*— | | | |
| Agriculture—Feed for live stock | 10,091 83 | | |
| " Screenings | 164,949 34 | | |
| " Stock grazing | 230,200 04 | | |
| Alberta school lands | 5,803,372 59 | | |
| Alien Enemy, special account | 16,931 98 | | |
| Assigned Pay, special account | 1,064,277 26 | | |
| Bank of England, suspense account | 192,867 72 | | |
| Bank of Montreal, special account "Patriotic Fund" | 1,746,972 20 | | |
| Bank of Nova Scotia, special account | 1,750,000 00 | | |
| banque du Feuple, special account | 30 00 | | |
| Banque St. Hyacinthe, special account | 127 78 | | |
| Banque St. Jean, special account | 40 00 | | |
| Banque Ville Marie, special account | 25 00 | | |
| Bank of Vancouver, liquidation account | 90,000 00 | | |
| Bank of Yarmouth, special account | 120 00 | | |
| Board of Pension Commissioners, New York, special account | 1,017,691 89 | | |
| Board of Pension Commissioners, special account | 1,407 58 | | |
| British Columbia—Pilotage Fund | 348 82 | | |
| Calgary and Edmonton Railway, special account | 12,458 29 | | |
| Canada Grain Act | 1,289,772,74 | | |
| Canadian Government Railways, open account | 36,460,789 60 | | |
| Canadian Government Railways, stores account | 17,293,911 60 | | |
| Canadian Northern Railway, special account | 40,000 00 | | |
| Cash suspense | 8,287,029 49 | | |
| Contractors securities | 1,283,395 98 | | |
| Copper coinage | 134,196 09 | | |
| Decayed Pilots Fund | 7,117,97 | | |
| Dominion Account, Dept. Railways and Canals | 719 19 | | |
| Dominion Assay Office | 6,770,864 67 | | |
| Empress of Ireland, relief fund | 4,553,83 | | |
| Fair Wages, suspense account | 51 03 | | |
| Gold coinage | 7,565,322 20 | | |
| Government Annuities Account | 279,274 32 | | |
| Halifax Relief Fund, special account | 25 31 | | |
| Halifax Pilots' Pension Fund | 4,074 87 | | |
| High Commissioner for Canada, suspense account | 4,468 42 | | |
| Insurance Fund | 56,903 04 | | |
| Intercolonial and Prince Edward Island employees, provident fund | 345,606 81 | | |
| King's Printer—advance account | 2,614,885 70 | | |
| King's Printer—stationery office | 2,417,019 84 | | |
| Carried forward | 96,967,895 03 | | |

## SCHEDULES TO CASH STATEMENT—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 96,967,895 03 | ..... | ..... |
| SCHEDULE No. 6—*Continued.* | | | |
| *Miscellaneous Current Accounts*—Continued. | | | |
| Manitoba school lands | 5,479,058 81 | | |
| Militia Department—regimental fund, special account | 763,13 | | |
| National Transcontinental Railway, apprentice special account | 175 50 | | |
| New York interest, special account, War Loan 1937 | 11,800 00 | | |
| Outstanding cheques | 363,355 28 | | |
| Post office account | 130,299,886 80 | | |
| Prisoners of War, account | 21,126 55 | | |
| Qu'Appelle, Long Lake and Saskatchewan Ry., special account | 212,930 80 | | |
| Railways and Canals, suspense account | 377,791 00 | | |
| Railway Grade Crossing Fund | 12,359 74 | | |
| Retirement Fund | 358,297 58 | | |
| Saskatchewan school lands | 9,744,657 10 | | |
| Seed Grain and relief accounts | 4,974,104 99 | | |
| Siberian Credit, special account | 243,681 91 | | |
| Silver coinage | 3,794,767 74 | | |
| Soldiers' Civil Re-Establishment, trust fund | 137,620 51 | | |
| Soldiers' Land Settlement, suspense account | 1,014,714 01 | | |
| South Africa Government, special account | 1,740 75 | | |
| Superannuation Fund No. 2 | 19,584 70 | | |
| St. John and Quebec Ry., open account | 242,131 16 | | |
| St. John and Quebec Ry., stores account | 30,162 61 | | |
| St. Stephen's Bank, special account | 60 00 | | |
| Trade and Commerce, commandeering Russian grain | 281,218 93 | | |
| United States, hay account | 497,790 48 | | |
| Unpaid coupons | 1,205,893 64 | | |
| Unpaid dividends, Dominion stock | 70 00 | | |
| " victory loan, 1917 | 507 11 | | |
| Victory Loan, trading account 1917 | 31 95 | | |
| " 1917 canvassers suspense | 396 61 | | |
| " 1917, at credit of subscribers in arrears | 1,714 78 | | |
| " 1917, overseas suspense | 1,501,407 77 | | |
| " 1917, Halifax subscription | 5 00 | | |
| " 1918, at credit of subscribers in arrears | 1,111,237 42 | | |
| " 1919, at credit of subscribers in arrears | 3,233,968 11 | | |
| " 1919, trading committee | 72,500,000 00 | | |
| Sinking funds generally | 1,272,263 60 | | |
| | | 335,915,171 10 | |
| LESS—Receipts— | | | |
| Agriculture—Feed for live stock | 500,160 80 | | |
| " Screenings | 107,832 00 | | |
| Alberta school lands | 5,215,903 70 | | |
| Alien Enemy, special account | 465 34 | | |
| Assigned Pay, special account | 1,064,277 26 | | |
| Bank of Nova Scotia, special account | 1,750,000 00 | | |
| Banque Ville Marie, special account | 25 00 | | |
| Bank of Vancouver, liquidation account | 90,000 00 | | |
| Board of Pension Commissioners, New York special account | 1,017,691 89 | | |
| British Columbia, pilotage fund | 35,974 32 | | |
| Calgary and Edmonton railway account | 315,781 71 | | |
| Canada Food Board, tractor account | 14,572 38 | | |
| Canada Grain Act | 1,290,453 86 | | |
| Canadian Government railways, open account | 33,993,903 40 | | |
| Canadian Government Railways, stores account | 20,644,567 49 | | |
| Canadian Northern Railway, special account | 89,161 60 | | |
| Canadian Pacific Railway, land grant security, suspense account | 23,674 43 | | |
| Canadian Trade Commission, special account | 122,619 28 | | |
| Cash suspense | 8,371,664 20 | | |
| Contractors security account | 1,142,376 99 | | |
| Copper coinage account | 152,593 89 | | |
| Carried forward | 75,943,699 54 | 335,915,171 10 | ..... |

## SCHEDULES TO CASH STATEMENT—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | 75,943,699 54 | 335,915,171 10 | ..... |
| SCHEDULE No. 6—*Concluded.* | | | |
| *Miscellaneous Current Accounts*—Concluded. | | | |
| Decayed Pilots fund | 8,289 29 | | |
| Dominion account, Dept. of Railways and Canals | 719 19 | | |
| Dominion Assay Office | 6,770,864 67 | | |
| Empress of Ireland, relief fund | 4,489 02 | | |
| Fair Wages, suspense account | 51 03 | | |
| Gold coinage account | 7,495,208 17 | | |
| Government annuities account | 582,565 61 | | |
| Halifax Relief Fund, special account | 25 31 | | |
| Halifax Pilots' Pension fund | 6,972 58 | | |
| Halifax Pilots, general account | 4,261 05 | | |
| Insurance fund | 254,290 49 | | |
| Intercolonial Ry. and Prince Edward Island Ry., provident fund | 416,227 09 | | |
| King's Printer, advance account | 2,614,885 70 | | |
| King's Printer, stationery account | 2,514,794 03 | | |
| Land assurance fund | 259 42 | | |
| Manitoba school lands | 5,035,888 01 | | |
| Military Estates, No. 1 account | 317,958 02 | | |
| Military Estates, No. 2 account | 20,915 90 | | |
| Militia Department, regimental funds | 78,372 90 | | |
| National Transcontinental Ry., apprentice Fund | 49 99 | | |
| New York interest, special account war loan, 1917 | 11,800 00 | | |
| Outstanding cheques | 363,355 28 | | |
| Post Office account | 129,064,927 06 | | |
| Prisoners of war account | 31,025 87 | | |
| Qu'Appelle, Long Lake and Saskatchewan Ry, special account | 287,346 81 | | |
| Railways and Canals, suspense account | 379,049 90 | | |
| Retirement fund account | 1,051,350 90 | | |
| Royal North-West Mounted Police special fund | 7,500 00 | | |
| Saskatchewan school lands | 8,637,958 54 | | |
| Seed grain and relief accounts | 5,140,551 21 | | |
| Seed grain, Saskatchewan Government, 1908 | 8,172 51 | | |
| Siberian credit, special account | 264,218 92 | | |
| Silver coinage | 3,455,107 22 | | |
| Soldiers' Civil Re-Establishment, Trust Fund No. 1 | 608,288 03 | | |
| Soldiers' Civil Re-Establishment Trust Fund No. 2 | 310,336 38 | | |
| Soldiers' Land Settlement, suspense account | 13,611 41 | | |
| South Africa Government, special account | 1,740 75 | | |
| Superannuation Fund No. 2 | 483,993 58 | | |
| St. John and Quebec Ry., open accounts | 283,831 67 | | |
| St. John and Quebec Ry., stores accounts | 31,708 06 | | |
| Three Rivers Harbour, sinking fund | 82 81 | | |
| United States Government, hay account | 684,370 63 | | |
| Unpaid coupons | 176,662 79 | | |
| Unpaid dividends, Dominion stock | 187 25 | | |
| " Victory Loan, 1917 | 32 96 | | |
| Victory Loan, 1917, canvassers suspense | 33 57 | | |
| " 1917, at credit of subscribers in arrears | 102,996 94 | | |
| " 1917, Halifax subscriptions | 375 00 | | |
| " 1918, at credit of subscribers in arrears | 1,185,823 60 | | |
| " 1919, at credit of subscribers in arrears | 9,570,718 79 | | |
| " 1919, trading account | 10,000,000 00 | | |
| Sinking funds generally | 1,614,910 72 | | |
| War, special account | 986 95 | | |
| | | 275,843,843 12 | |
| | | | 60,071,327 98 |

## SCHEDULES TO CASH STATEMENT—*Continued.*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| SCHEDULE No. 7. | | | |
| *Public Works—Canals—Capital Account—* | | | |
| Welland Ship Canal—Construction | | 3,499,963 35 | |
| Trent Canal—Construction and betterments | | 995,000 00 | |
| " High level bridge—Otonabee river | | 50,000 00 | |
| " Exchequer Court award | | 5,798 13 | |
| | | | 4,550,761 48 |
| SCHEDULE No. 8. | | | |
| *Public Works—Railways—Capital Account.* | | | |
| *Canadian Government Railways—* | | | |
| Construction and betterments | 6,495,997 44 | | |
| Rolling stock | 15,721,131 79 | | |
| Outstanding cheques, previous years | 6,739 79 | | |
| Exchequer Court Awards— | | | |
| Gloucester Junction | 852 24 | | |
| Intercolonial Railway—Geo. Lee | 1,988 15 | | |
| Quebec terminals | 40,711 81 | | |
| Chaudiere Junction yard | 12,230 63 | | |
| Halifax terminals | 23,897 30 | | |
| Stellarton | 6,537 04 | | |
| Pictou | 1,567 17 | | |
| | 22,311,653 36 | | |
| LESS—refunds of previous year's expenditure | 4,287 57 | | |
| | | 22,307,365 79 | |
| *International Railway of New Brunswick—* | | | |
| Purchase of line from Campbellton, N.B., to St. Leonard's station | | 2,673,714 90 | |
| *Quebec and Saguenay Ry.—* | | | |
| Construction | | 549,771 63 | |
| *St. Martins Ry.—* | | | |
| Purchase | | 48,750 00 | |
| *York and Carleton Ry.—* | | | |
| Purchase | | 13,500 00 | |
| *National Transcontinental Ry.—* | | | |
| To pay claims of right-of-way | 3,607 69 | | |
| Exchequer Court Awards— | | | |
| Right-of-way claims—T. B. Malone | 1,498 78 | | |
| Quebec | 153 92 | | |
| St. Boniface | 83,585 01 | | |
| St. Basil, County of Madawaska | 497 00 | | |
| Outstanding cheques | 439,017 68 | | |
| | | 528,360 08 | |
| | | 26,121,462 40 | |
| LESS— | | | |
| Hudson Bay Railway—Refund of previous years | 247,153 67 | | |
| LESS,—Expenditure for year on Port Nelson terminals | 11,545 19 | | |
| | 235,608 48 | | |
| *New Brunswick and Prince Edward Island Railway—* | | | |
| Refund of previous year's expenditure | 3,540 00 | | |
| *Quebec Bridge*—Refund of previous year's expenditure | 880 65 | | |
| | | 240,029 13 | |
| | | | 25,881,433 27 |
| SCHEDULE No. 9. | | | |
| *Public Works, Miscellaneous Capital—* | | | |
| Public buildings— | | | |
| Ottawa Parliament Buildings, restoration | 2,356,526 39 | | |
| Ottawa new public buildings | 567,298 68 | | |
| Ottawa New Public Buildings— | | | |
| Exchequer Court awards | 131,888 90 | | |
| | | 3,055,713 97 | |
| Carried forward | | 3,055,713 97 | |

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## SCHEDULE TO CASH STATEMENT—*Concluded*

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| Brought forward | | 3,055,713 97 | |
| *Public Works, Miscellaneous Capital*—Concluded. | | | |
| Harbours and Rivers— | | | |
| Esquimalt, B.C.—New dockyard | 4,994 60 | | |
| St. John Harbour—improvements | 997,720 57 | | |
| Quebec Harbour—Improvements | 140,551 98 | | |
| Toronto Harbour—Improvements | 677,373 35 | | |
| Toronto Island—Breakwater protection | 157 07 | | |
| Port Arthur and Fort William—Improvements | 371,586 10 | | |
| Vancouver Harbour—Improvements | 17,644 73 | | |
| Victoria Harbour, B.C.—Improvements | 36,172 91 | | |
| Ship Canal—River St. Lawrence | 487,414 14 | | |
| Dredging plant for the St. Lawrence river from Montreal to Father Point | 65,964 03 | | |
| | | 2,799,579 48 | |
| Government shipbuilding programme | 33,014,389 63 | | |
| | | 33,014,389 63 | |
| | | | 38,869,683 08 |
| SCHEDULE No. 10. | | | |
| *Railway Advances—Non-active—* | | | |
| Canadian Northern Ry. | | | |
| Appropriation Act, 1919 | 35,000,000 00 | | |
| Purchase of capital stock | 266,666 76 | | |
| | 35,266,666 76 | | |
| LESS—Repayment of loan under the War Measures Act | 9,483,454 23 | | |
| | | 25,783,212 53 | |
| Grand Trunk Railway—Interest account | | 554,800 00 | |
| Grand Trunk Pacific Ry.— | | | |
| Guaranteed interest account | 2,727,133 90 | | |
| Receiver account | 9,209,401 98 | | |
| | | 11,936,535 88 | |
| Railway Equipment | | 7,506,141 86 | |
| | | | 45,780,690 27 |
| SCHEDULE No. 11. | | | |
| *Miscellaneous Accounts—Non-active—* | | | |
| Quebec Harbour Commission | | 161,000 00 | |
| LESS—Southern Alberta Land Company | | 471 37 | 160,528 63 |
| SCHEDULE No. 12. | | | |
| *Temporary Loans—* | | | |
| *Redemptions—* | | | |
| Treasury bills | 458,801,065 00 | | |
| New York, temporary loan, 1917 19 | 74,959,000 00 | | |
| Bank of Montreal, New York | 10,000,000 00 | | |
| | | 543,760,065 00 | |
| *Receipts—* | | | |
| Treasury bills | 458,801,065 00 | | |
| Bank of Montreal, New York | 10,000,000 00 | | |
| New York Loan, 1919–21 | 15,000,000 00 | | |
| | | 483,801,065 00 | |
| | | | 59,959,000 00 |

| Year | Expenditure chargeable to Consolidated Fund | Expenditure chargeable to Capital | Railway Subsidies | War | Other charges | Total Disbursements |
|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1868..... | 13,486,092 96 | 548,437 58 | ..... | ..... | 37,157 98 | 14,071,688 52 |
| 1869..... | 14,038,084 00 | 440,418 40 | ..... | ..... | 429,663 24 | 14,908,165 64 |
| 1870..... | 14,345,509 58 | 3,515,116 18 | ..... | ..... | 155,988 18 | 18,016,613 94 |
| 1871..... | 15,623,081 72 | 3,670,396 51 | ..... | ..... | ..... | 19,293,478 23 |
| 1872..... | 17,589,468 82 | 7,853,049 79 | ..... | ..... | 223,456 13 | 25,665,974 74 |
| 1873..... | 19,174,647 92 | 19,859,441 17 | ..... | ..... | 5,718 48 | 39,039,807 57 |
| 1874..... | 23,316,316 75 | 10,177,740 06 | ..... | ..... | 4,018 90 | 33,498,075 71 |
| 1875..... | 23,713,071 04 | 6,922,742 33 | ..... | ..... | 2,253,097 17 | 32,888,910 54 |
| 1876..... | 24,488,372 11 | 7,154,007 94 | ..... | ..... | 315,764 40 | 31,958,144 45 |
| 1877..... | 23,519,301 77 | 7,599,709 55 | ..... | ..... | 1,388,984 38 | 32,507,995 70 |
| 1878..... | 23,503,158 25 | 6,657,200 36 | ..... | ..... | 385,412 99 | 30,545,771 60 |
| 1879..... | 24,455,381 56 | 5,648,331 66 | ..... | ..... | 676,225 30 | 30,779,938 52 |
| 1880..... | 24,850,634 45 | 8,241,173 98 | ..... | ..... | 949,947 68 | 34,041,756 11 |
| 1881..... | 25,502,554 42 | 8,176,316 50 | ..... | ..... | 117,771 74 | 33,796,642 66 |
| 1882..... | 27,067,103 58 | 7,405,637 06 | ..... | ..... | 201,884 75 | 34,674,625 39 |
| 1883..... | 28,730,157 45 | 14,147,359 76 | ..... | ..... | 21,368 75 | 42,898,885 96 |
| 1884..... | 31,107,706 25 | 23,977,702 44 | 208,000 00 | ..... | 2,567,452 84 | 57,860,861 53 |
| 1885..... | 35,037,060 12 | 13,220,185 35 | 403,245 00 | ..... | 502,587 06 | 49,163,077 53 |
| 1886..... | 39,011,612 26 | 9,589,734 19 | 2,701,249 00 | ..... | 10,534,973 07 | 61,837,568 52 |
| 1887..... | 35,657,680 16 | 4,439,938 72 | 1,406,533 00 | ..... | ..... | 41,504,151 88 |
| 1888..... | 36,718,494 79 | 7,162,964 26 | 1,027,041 92 | ..... | 155,623 07 | 45,064,124 04 |
| 1889..... | 36,917,834 76 | 4,420,313 66 | 846,721 83 | ..... | 1,333,327 81 | 43,518,198 06 |
| 1890..... | 35,994,031 47 | 4,053,158 98 | 1,678,195 72 | ..... | 44,946 56 | 41,770,332 73 |
| 1891..... | 36,343,567 96 | 3,115,860 04 | 1,265,705 87 | ..... | 68,074 32 | 40,793,208 19 |
| 1892..... | 36,765,894 18 | 2,164,456 78 | 1,248,215 93 | ..... | 2,093,569 43 | 42,272,136 32 |
| 1893..... | 36,814,052 00 | 3,088,317 60 | 811,394 07 | ..... | 139,963 34 | 40,853,727 91 |
| 1894..... | 37,585,025 52 | 3,862,969 67 | 1,229,885 10 | ..... | 330,353 60 | 43,008,233 89 |
| 1895..... | 38,132,005 05 | 3,030,490 40 | 1,310,549 10 | ..... | 399,293 89 | 42,872,338 44 |
| 1896..... | 36,949,142 03 | 3,781,311 21 | 3,228,745 49 | ..... | 137,185 19 | 44,096,383 92 |
| 1897..... | 38,349,759 84 | 3,523,160 23 | 416,955 30 | ..... | 682,880 52 | 42,972,755 89 |
| 1898..... | 38,832,525 70 | 4,143,503 39 | 1,414,934 78 | ..... | 943,317 19 | 45,334,281 06 |
| 1899..... | 41,903,500 54 | 5,936,342 94 | 3,201,220 05 | ..... | 501,571 76 | 51,542,635 29 |
| 1900..... | 42,975,279 51 | 7,468,843 24 | 725,720 35 | ..... | 1,547,623 74 | 52,717,466 84 |
| 1901..... | 46,866,367 84 | 7,695,488 34 | 2,512,328 86 | ..... | 908,681 42 | 57,982,866 46 |
| 1902..... | 50,759,391 97 | 10,078,638 06 | 2,093,939 00 | ..... | 1,038,830 83 | 63,970,799 86 |
| 1903..... | 51,691,902 76 | 7,052,724 58 | 1,463,222 34 | ..... | 1,538,722 13 | 61,746,571 81 |
| 1904..... | 55,612,832 70 | 7,881,718 54 | 2,046,878 45 | ..... | 6,713,617 94 | 72,255,047 63 |
| 1905..... | 63,319,682 86 | 11,933,491 91 | 1,275,629 53 | ..... | 2,275,334 47 | 78,804,138 77 |
| 1906..... | 67,240,640 95 | 11,913,871 11 | 1,637,574 37 | ..... | 2,485,555 29 | 83,277,641 72 |
| 1907 9 mo. | 51,542,161 09 | 11,329,143 82 | 1,324,889 30 | ..... | 1,581,944 36 | 65,778,138 57 |
| 1908..... | 76 641,451 59 | 30,429 906 86 | 2,037,629 30 | ..... | 3 469 692 12 | 112,578,679 87 |
| 1909..... | 84,064,232 38 | 42,593,166 97 | 1,785,887 39 | ..... | 4,998,237 55 | 133,441,524 29 |
| 1910..... | 79,411,747 12 | 29,756,353 38 | 2,048,097 05 | ..... | 4,179,576 15 | 115,395,773 70 |
| 1911..... | 87,774,198 32 | 30,852,963 38 | 1,284,892 04 | ..... | 2,949,196 72 | 122,861,250 46 |
| 1912..... | 98,161,440 77 | 30,939,575 95 | 859,400 25 | ..... | 7,181,665 23 | 137,142,082 20 |
| 1913..... | 112,059,537 41 | 27,206,046 13 | 4,935,507 35 | ..... | 255,786 93 | 144,456,877 82 |
| 1914..... | 127,384,472 99 | 37,180,175 93 | 19,036,236 77 | ..... | 2,640.161 94 | 186,241,047 63 |
| 1915..... | 135,523,206 54 | 41,447,320 03 | 5,191,507 48 | 60,750,476 01 | 5,186,016 27 | 248,098,526 33 |
| 1916..... | 130,350,726 90 | 38,566,950 50 | 1,400,171 42 | 166,197,755 47 | 3,186,898 20 | 339,702,502 49 |
| 1917..... | 148,599,343 23 | 26,880,031 51 | 959,583 88 | 306,488,814 63 | 15,275,345 03 | 498,203,118 28 |
| 1918..... | 178,284,312 83 | 43,111,903 63 | 720,404 75 | 343,836,801 98 | 10,706,786 72 | 576,660,209 91 |
| 1919..... | 232,731,282 98 | 25,03, 1266 30 | 43,805 32 | 446,519,439 48 | −7,283,581 61 | 697,042,212 47 |
| 1920..... | 303,843,929 90 | 69,301,877 83 | 334,845 55 | 346,612,954 56 | 23,669,578 16 | 743,763,186 00 |
| | 3,160,360,972 55 | 766,178,946 69 | 76,116,742 91 | 1,670,406 242 13 | 122,107,249 31 | 5,795,170,153 59 |

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| Consolidated Fund Receipts | Other Receipts | Total Receipts | Difference between Receipts and Expenditure | Sinking Funds | Net Difference between Receipts and Expenditure | Year |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 13,687,928 49 | ..... | 13,687,928 49 | 383,760 03 | 355,266 66 | 28,493 37 | 1868 |
| 14,379,174 52 | ..... | 14,379,174 52 | 528,991 12 | 426,806 66 | 102,184 46 | 1869 |
| 15,512,225 65 | 27,431 71 | 15,539,657 36 | 2,476,956 58 | 126,533 33 | 2,350,423 25 | 1870 |
| 19,335,560 81 | 39,475 98 | 19,375,036 79 | + 81,558 56 | 421,666 24 | + 503,224 80 | + 1871 |
| 20,714,813 68 | ..... | 20,714,813 68 | 4,951,161 06 | 470,606 67 | 4,480,554 39 | 1872 |
| 20,813,469 45 | 157,121 90 | 20,970,591 35 | 18,069,216 22 | 407,826 62 | 17,661,389 60 | 1873 |
| 24,205,092 54 | 302,560 39 | 24,507,652 93 | 8,990,422 78 | 513,920 00 | 8,476,502 78 | 1874 |
| 24,648,715 04 | 1,008 58 | 24,649,723 62 | 8,239,186 92 | 555,773 32 | 7,683,413 60 | 1875 |
| 22,587,587 05 | 4,468 22 | 22,592,055 27 | 9,366,089 18 | 822,953 32 | 8,543,135 86 | 1876 |
| 22,059,274 11 | 868,486 44 | 22,927,760 55 | 9,580,235 15 | 896,440 00 | 8,683,795 15 | 1877 |
| 22,375,011 88 | 31,245 49 | 22,406,257 37 | 8,139,514 23 | 1,012,753 35 | 7,126,760 88 | 1878 |
| 22,517,382 14 | 4,503,142 76 | 27,020,524 90 | 3,759,413 62 | 1,131,296 17 | 2,628,117 45 | 1879 |
| 23,307,406 69 | 57,140 21 | 23,364,546 90 | 10,677,209 21 | 1,215,807 96 | 9,461,401 25 | 1880 |
| 29,635,297 54 | ..... | 29,635,297 54 | 4,161,345 12 | 1,217,153 33 | 2,944,191 79 | 1881 |
| 33,383,455 52 | 1,799,093 69 | 35,182,549 21 | + 507,923 82 | 1,226,205 80 | + 1,734,129 62 | + 1882 |
| 35,794,649 80 | 1,009,019 15 | 36,803,668 95 | 6,095,217 01 | 1,290,153 33 | 4,805,063 68 | 1883 |
| 31,861,961 73 | 953,264 00 | 32,815,225 73 | 25,045,635 80 | 1,350,500 00 | 23,695,135 80 | 1884 |
| 32,797,001 22 | 557,039 59 | 33,354,040 81 | 15,809,036 72 | 1,563,194 84 | 14,245,841 88 | 1885 |
| 33,177,040 39 | 302,842 41 | 33,479,882 80 | 28,357,685 72 | 1,606,270 77 | 26,751,414 95 | 1886 |
| 35,754,993 25 | 537 66 | 35,755,530 91 | 5,748,620 97 | 1,592,952 62 | 4,155,668 35 | 1887 |
| 35,908,463 53 | ..... | 35,908,463 53 | 9,155,660 51 | 1,939,077 79 | 7,216,582 72 | 1888 |
| 38,782,870 23 | ..... | 38,782,870 23 | 4,735,327 83 | 1,736,644 34 | 2,998,683 49 | 1889 |
| 39,879,925 41 | ..... | 39,879,925 41 | 1,890,407 32 | 1,887,237 20 | 3,170 12 | 1890 |
| 38,579,310 88 | ..... | 38,579,310 88 | 2,213,897 31 | 1,938,078 57 | 275,818 74 | 1891 |
| 36,921,871 60 | ..... | 36,921,871 60 | 5,350,264 72 | 2,027,860 79 | 3,322,403 93 | 1892 |
| 38,168,608 85 | 40,000 00 | 38,208,608 85 | 2,645,119 06 | 2,095,513 89 | 549,605 17 | 1893 |
| 36,374,693 07 | 190 14 | 36,374,883 21 | 6,633,350 68 | 2,131,360 81 | 4,501,989 87 | 1894 |
| 33,978,129 47 | ..... | 33,978,129 47 | 8,894,208 97 | 2,002,311 36 | 6,891,897 61 | 1895 |
| 36,618,590 72 | ..... | 36,618,590 72 | 7,477,793 20 | 2,055,287 52 | 5,422,505 68 | 1896 |
| 37,829,778 40 | ..... | 37,829,778 40 | 5,142,977 49 | 2,101,813 80 | 3,041,163 69 | 1897 |
| 40,555,238 03 | 1,272 03 | 40,556,510 06 | 4,777,771 00 | 2,359,968 55 | 2,417,802 45 | 1898 |
| 46,741,249 54 | 1,853 41 | 46,743,102 95 | 4,799,532 34 | 2,482,484 65 | 2,317,047 69 | 1899 |
| 51,029,994 02 | 1,472 69 | 51,031,466 71 | 1,686,000 13 | 2,465,639 84 | + 779,639 71 | + 1900 |
| 52,514,701 13 | 1,631 63 | 52,516,332 76 | 5,466,533 70 | 2,480,336 90 | 2,986,196 80 | 1901 |
| 58,050,790 03 | 1,543 31 | 58,052,333 34 | 5,918,466 52 | 2,569,380 59 | 3,349,085 93 | 1902 |
| 66,037,068 93 | 3,311,015 17 | 69,348,084 10 | + 7,601,512 20 | 2,620,588 46 | + 10,222,100 75 | + 1903 |
| 70,669,816 82 | 9,434 67 | 70,679,251 49 | 1,575,796 14 | 2,315,066 41 | − 739,270 27 | 1904 |
| 71,182,772 67 | 3,299 83 | 71,186,072 50 | 7,618,066 27 | 2,261,618 27 | − 5,356,448 00 | 1905 |
| 80,139,360 07 | 2,033 76 | 80,141,393 83 | 3,136,247 89 | 2,317,436 74 | − 818,811 15 | 1906 |
| 67,969,328 29 | 2,781 36 | 67,972,109 65 | + 2,193,971 08 | 1,177,146 71 | + 3,371,117 79 | 9 mo. 1907 |
| 96,054,505 81 | 910 91 | 96,055,416 72 | 16,523,263 15 | 2,234,263 27 | − 14,288,999 88 | 1908 |
| 85,093,404 35 | 456,175 41 | 85,549,579 76 | 47,891,944 53 | 1,922,525 20 | − 45,969,419 33 | 1909 |
| 101,503,710 93 | 112,764 65 | 101,616,475 58 | 13,779,298 12 | 1,441,030 96 | − 12,338,267 16 | 1910 |
| 117,780,409 78 | 103,918 58 | 117,884,328 36 | 4,976,922 10 | 1,203,416 40 | − 3,773,505 70 | 1911 |
| 136,108,217 36 | ..... | 136,108,217 36 | 1,033,864 84 | 1,156,456 16 | + 122,591 32 | 1912 |
| 168,689,903 45 | 524 04 | 168,690,427 49 | + 24,233,549 67 | 1,384,285 36 | + 25,617,835 03 | 1913 |
| 163,174,394 56 | ..... | 163,174,394 56 | 23,066,653 07 | 1,371,428 61 | − 21,695,224 46 | 1914 |
| 133,073,481 73 | ..... | 133,073,481 73 | 115,025,044 60 | 1,645,811 53 | − 113,379,233 07 | 1915 |
| 172,147,838 27 | 1,555 30 | 172,149,393 57 | 167,553,108 92 | 1,773,021 11 | − 165,780,087 81 | 1916 |
| 232,701,294 00 | ..... | 232,701,294 00 | 265,501,824 28 | 1,471,697 50 | − 264,030,126 78 | 1917 |
| 260,778,952 55 | ..... | 260,778,952 55 | 315,881,257 36 | 3,183,492 66 | − 312,697,764 70 | 1918 |
| 312,946,747 18 | ..... | 312,946,747 18 | 384,095,465 29 | 1,448,495 35 | − 382,646,969 94 | 1919 |
| 349,746,334 70 | ..... | 349,746,334 76 | 394,016,851 30 | 3,674,265 12 | − 390,342,586 18 | 1920 |
| 3,806,279,797 86 | 14,666,255 07 | 3,820,946,052 93 | 1,974,224,100 66 | 85,079,123 41 | 1,889,144,977 25 | |

| Year | Total Debt | Total Assets | Net Debt | Increase of Debt | Decrease of Debt |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1867 | 93,046,051 73 | 17,317,410 36 | 75,728,641 37 | | |
| 1868 | 96,896,666 20 | 21,139,531 46 | 75,757,134 74 | 28,493 37 | |
| 1869 | 112,361,998 39 | 36,502,679 19 | 75,859,319 20 | 102,184 46 | |
| 1870 | 115,993,706 76 | 37,783,964 31 | 78,209,742 45 | 2,350,423 25 | |
| 1871 | 115,492,682 76 | 37,786,165 11 | 77,706,517 65 | | 503,224 80 |
| 1872 | 122,400,179 36 | 30,213,107 32 | 82,187,072 04 | 4,480,554 39 | |
| 1873 | 129,743,432 19 | 29,894,970 55 | 99,848,461 64 | 17,661,389 60 | |
| 1874 | 141,163,551 33 | 32,838,586 91 | 108,324,964 42 | 8,476,502 78 | |
| 1875 | 151,663,401 62 | 35,655,023 60 | 116,008,378 02 | 7,683,413 60 | |
| 1876 | 161,204,687 86 | 36,653,173 78 | 124,551,514 08 | 8,543,136 06 | |
| 1877 | 174,675,834 97 | 41,440,525 94 | 133,235,309 03 | 8,683,794 95 | |
| 1878 | 174,957,268 96 | 34,595,199 05 | 140,362,069 91 | 7,126,760 88 | |
| 1879 | 179,483,871 21 | 36,493,683 85 | 142,990,187 36 | 2,628,117 45 | |
| 1880 | 194,634,440 68 | 42,182,852 07 | 152,451,588 61 | 9,461,401 25 | |
| 1881 | 199,861,537 51 | 44,465,757 11 | 155,395,780 40 | 2,944,191 79 | |
| 1882 | 205,365,251 97 | 51,703,601 19 | 153,661,650 78 | | 1,734,129 62 |
| 1883 | 202,159,104 30 | 43,692,389 84 | 158,466,714 46 | 4,805,063 68 | |
| 1884 | 242,482,416 21 | 60,320,565 95 | 182,161,850 26 | 23,695,135 80 | |
| 1885 | 264,703,607 43 | 68,295,915 29 | 196,407,692 14 | 14,245,841 88 | |
| 1886 | 273,164,341 11 | 50,005,234 02 | 223,159,107 09 | *26,751,414 95 | |
| 1887 | 273,187,626 43 | 45,872,850 99 | 227,314,775 44 | 4,155,668 35 | |
| 1888 | 284,513,841 89 | 49,982,483 73 | 234,531,358 16 | 7,216,582 72 | |
| 1889 | 287,722,062 76 | 50,192,021 11 | 237,530,041 65 | 2,998,683 49 | |
| 1890 | 286,112,295 10 | 48,579,083 33 | 237,533,211 77 | 3,170 12 | |
| 1891 | 289,899,229 62 | 52,090,199 11 | 237,809,030 51 | 275,818 74 | |
| 1892 | 295,333,274 10 | 54,201,839 66 | 241,131,434 44 | 3,322,403 93 | |
| 1893 | 300,054,524 74 | 58,373,485 13 | 241,681,039 61 | 549,605 17 | |
| 1894 | 308,348,023 96 | 62,164,994 48 | 246,183,029 48 | 4,501,989 87 | |
| 1895 | 318,048,754 87 | 64,973,827 78 | 253,074,927 09 | 6,891,897 61 | |
| 1896 | 325,717,536 73 | 67,220,103 96 | 258,497,432 77 | 5,422,505 68 | |
| 1897 | 332,530,131 33 | 70,991,534 87 | 261,538,596 46 | 3,041,163 69 | |
| 1898 | 338,375,984 23 | 74,419,585 32 | 263,956,398 91 | 2,417,802 45 | |
| 1899 | 345,160,902 54 | 78,887,455 94 | 266,273,446 60 | 2,317,047 69 | |
| 1900 | 346,206,979 92 | 80,713,173 03 | 265,493,806 89 | | 779,639 71 |
| 1901 | 354,732,432 52 | 86,252,428 83 | 268,480,003 63 | 2,986,196 80 | |
| 1902 | 366,358,476 59 | 94,529,386 97 | 271,829,089 62 | 3,349,085 93 | |
| 1903 | 361,344,698 37 | 99,737,109 50 | 261,606,988 87 | | †10,222,100 75 |
| 1904 | 364,962,512 17 | 104,094,793 57 | 260,867,718 60 | | ‡739,270 27 |
| 1905 | 377,678,579 80 | 111,454,413 20 | 266,224,166 60 | 5,356,448 00 | |
| 1906 | 392,269,680 39 | 125,226,702 64 | 267,042,977 75 | 818,811 15 | |
| 1907 (9 mos.) | 379,966,826 09 | 116,294,966 13 | 263,671,859 96 | | 3,371,117 79 |
| 1908 | 408,207,158 25 | 130,246,298 41 | 277,960,859 84 | 14,288,999 88 | |
| 1909 | 478,535,427 02 | 154,605,147 85 | 323,930,279 17 | 45,969,419 33 | |
| 1910 | 470,663,045 99 | 134,394,499 66 | 336,268,546 33 | 12,338,267 16 | |
| 1911 | 474,941,187 42 | 134,899,435 39 | 340,042,052 03 | 3,773,505 70 | |
| 1912 | 508,338,591 77 | 168,419,131 06 | 339,919,460 71 | | 122,591 32 |
| 1913 | 483,232,555 24 | 168,930,929 56 | 314,301,625 68 | | 25,617,835 03 |
| 1914 | 544,391,368 86 | 208,394,518 72 | 335,996,850 14 | 21,695,224 46 | |
| 1915 | 700,473,814 37 | 251,097,731 16 | 449,376,083 21 | 113,379,233 07 | |
| 1916 | 936,987,802 42 | 321,831,631 40 | 615,156,171 02 | 165,780,087 81 | |
| 1917 | 1,382,003,267 69 | 502,816,960 89 | 879,186,297 80 | 264,030,126 78 | |
| 1918 | 1,863,335,898 89 | 671,451,836 39 | 1,191,884,062 50 | 312,697,764 70 | |
| 1919 | 2,676,635,724 77 | 1,102,104,692 33 | 1,574,531,032 44 | 382,646,969 94 | |
| 1920 | 3,041,529,586 91 | 792,660,963 12 | 2,248,868,623 79 | 674,337,591 35 | |
| | | | | 2,216,229,891 71 | 43,089,909 29 |

* This amount includes $10,199,520 33, for which land was taken from the Canadian Pacific Ry. Co.
† This amount includes $3,305,450.24, caused by the settlement of accounts with Ontario and Quebec.
‡ This amount includes $5,397,593 13, allowed to Ontario and Quebec, under 47 V., c. 6.

NOTE.—In calculating the Net Debt for 1920 $284,015,005 17 was deducted from the assets as Non-Active.

# APPENDICES.

## No. 1

STATEMENT showing the portion of the Funded Debt of Canada, payable therein, March 31, 1920, and interest thereon.

| —— | Bearing 3½ per cent interest | Bearing 4½ per cent interest | Bearing 5 per cent interest | Bearing 5½ per cent interest | Bearing 6 per cent interest | Total | Maturing |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Loan Funds, L.C. | | | | | | 400 00 | Overdue. |
| Act 28, Vic. Cap. 11, New Brunswick | | | | | | 600 00 | Overdue. |
| Act 31, Vic. Cap. 4 | | | | | 8,000 00 | 8,000 00 | |
| Act 53, Vic. Cap. 1 | 122,603 34 | | | | | 122,603 34 | Various dates. |
| R.S. 1906, Cap. 24, Sec. 7, (C) and O.C. June 21, 1909 | 60,800 00 | | | | | 60,800 00 | July 1, 1925. |
| War Savings Certificates | | | 7,257,798 00 | | | 7,257,798 00 | Various dates. |
| War Savings and Thrift Stamps | | | 2,319,197 93 | | | 2,319,197 93 | Jan. 1, 1924. |
| Dominion of Canada Savings Certificates | | | | 531,267 00 | | 531,267 00 | Various dates. |
| Debenture Stock | | | | | | 153,300 00 | Oct. 1, 1919 (overdue). |
| Debenture Stock | | | | | | 3,200 00 | June 1, 1919 (overdue). |
| Debenture Stock | | | | 238,400 00 | | 238,400 00 | June 1, 1920. |
| Debenture Stock | | | | 363,250 00 | | 363,250 00 | June 1, 1921. |
| Debenture Stock | | | 19,342,000 00 | | | 19,342,000 00 | Oct. 1, 1922. |
| War Loan 1915-25 | | | 43,245,300 00 | | | 43,245,300 00 | Dec. 1, 1925. |
| War Loan 1916-31 | | | 54,398,700 00 | | | 54,398,700 00 | Oct. 1, 1931. |
| War Loan 1917-37 | | | 92,652,800 00 | | | 92,652,800 00 | Mar. 1, 1937. |
| Victory Loan 1917— | | | | | | | |
| Due 1922 | | | | 194,867,100 00 | | 194,842,100 00 | Dec. 1, 1922. |
| Due 1927 | | | | 65,936,450 00 | | 65,961,450 00 | Dec. 1, 1927. |
| Due 1937 | | | | 252,820,200 00 | | 252,820,200 00 | Dec. 1, 1937. |
| Victory Loan 1918— | | | | | | | |
| Due 1923 | | | | 194,881,800 00 | | 194,881,800 00 | Nov. 1, 1923. |
| Due 1933 | | | | 483,081,250 00 | | 483,081,250 00 | Nov. 1, 1933. |
| Victory Loan 1919— | | | | | | | |
| Due 1924 | | | | 105,289,550 00 | | 105,289,550 00 | Nov. 1, 1924. |
| Due 1934 | | | | 481,741,850 00 | | 481,741,850 00 | Nov. 1, 1934. |
| Bond Loan 1925-28 | 2,000,000 00 | | | | | 2,000,000 00 | Mar. 1, 1928. |
| Bond Loan 1925-45 | | 65,207,351 17 | | | | 65,207,351 17 | Dec. 1, 1945. |
| | 2,183,403 34 | 65,207,351 17 | 219,215,795 93 | 1,779,751,117 00 | 8,000 00 | 2,066,523,167 44 | |
| Less overdue Bonds and Stock | | | | | | 157,500 00 | |
| | 2,183,403 34 | 65,207,351 17 | 219,215,795 93 | 1,779,751,117 00 | 8,000 00 | 2,066,365,667 44 | |
| Interest | 76,419 12 | 2,934,330 80 | 10,960,789 80 | 97,886,311 44 | 480 00 | 111,858,331 16 | |

## No. 2

STATEMENT showing the portion of the Funded Debt payable in

| — | At 2½ per cent interest | At 3 per cent interest | At 3½ per cent interest |
|---|---|---|---|
| | £ s. d. | £ s. d. | £ s. d. |
| Act 47 Vic., Cap. 3 | | | 4,822,028 13 3 |
| Act 51 Vic., Cap. 2 | | 1,658,471 18 11 | |
| Acts 54-56 Vic., Cap. 3 and 57-58 Vic., Cap. 1 | | 6,000,000 0 0 | |
| Act 60-61 Vic., Cap. 3 | 1,004,421 14 2 | | |
| Act 51 Vic., Cap. 32 | | | 3,093,700 0 0 |
| Act 3 Ed. VII, Cap. 71 and 6-7 Ed. VII, Cap. 7 and 7-8 Ed. VII, Cap. 4, 8-9, Ed. VII, Caps. 35 and 19, 2 Geo. V, Cap. 1 | | | 28,162,775 11 0 |
| 3-4 Geo. V., Cap. 3 | | | |
| 4-5 Geo. V., Cap. 59 | | | |
| Totals bearing interest | 1,004,421 14 2 | 7,658,471 18 11 | 36,078,504 4 3 |
| Total interest | 25,110 10 10 | 229,754 3 2 | 1,262,747 12 11 |

SESSIONAL PAPER No. 2

London, March 31, 1920, and the Annual Interest payable thereon.

| At 4 per cent interest | At 4½ per cent interest | Total Sterling | Total Currency | Maturing |
|---|---|---|---|---|
| £ s. d. | £ s. d. | £ s. d. | $ cts. | |
| ..... | ..... | 4,822,028 13 3 | 23,467,206 27 | On giving 6 months' notice or June 1, 1934. |
| ..... | ..... | 1,658,471 18 11 | 8,071,230 16 | July 1, 1938. |
| ..... | ..... | 6,000,000 0 0 | 29,200,000 00 | July 1, 1938. |
| ..... | ..... | 1,004,421 14 2 | 4,888,185 64 | October 1, 1947. |
| ..... | ..... | 3,093,700 0 0 | 15,056,006 66 | July 1, 1938. |
| ..... | ..... | 28,162,775 11 0 | 137,058,841 00 | July 1, 1950) on or after July 1, 1930, on giving 6 months' notice). |
| 19,300,000 0 0 | ..... | 19,300,000 0 0 | 93,926,666 66 | October 1, 1960 (on or after October 1, 1940, on giving 3 months' notice. |
| ..... | 5,000,000 0 0 | 5,000,000 0 0 | 24,333,333 33 | May 1, 1925 (on or after May 1, 1920, on giving 3 months' notice). |
| 19,300,000 0 0 | 5,000,000 0 0 | 69,041,397 17 4 | 336,001,469 72 | |
| 772,000 0 0 | 225,000 0 0 | 2,514,612 6 11 | 12,237,380 12 | |

## No. 3

### Sinking Funds.

| To Whom paid | Loans | Nature of Investment | Rate of Interest | Amount Purchased | Total |
|---|---|---|---|---|---|
| | | *Canadian Securities* | % | $ cts. | $ cts. |
| Sundry persons.. | Loan of 1884 | Loan of 1888 | 3 | 113,226 66 | |
| | | Loan of 1909-34 | 3½ | 317,610 87 | |
| | | Loan of 1930-50 | 3½ | 331,774 79 | |
| | | Loan of 1940-60 | 4 | 130,226 17 | |
| | | Loan of 1920-25 | 4½ | 44,286 67 | |
| | | Loan of 1897 | 2½ | 6,813 33 | |
| | | | | 943,938 49 | |
| | | Less 3¼% 1914-19 Bonds redeemed | | 259,490 67 | 684,447 82 |
| | Loan of 1930 -50 | Loan of 1897 | 2½ | 19,856 00 | |
| | | Loan of 1909-34 | 3½ | 183,395 68 | |
| | | Loan of 1930-50 | 3½ | 1,208,107 62 | |
| | | Loan of 1940-60 | 4 | 793,983 82 | |
| | | Loan of 1920-25 | 4½ | 382,033 34 | |
| | | Loan of 1888 | 3 | 462,367 38 | |
| | | | | 3,049,743 84 | |
| | | Less 3¼% 1914-19 bonds redeemed | | 920,092 00 | 2,129,651 84 |
| | Loan of 1940 -60 | Loan of 1897 | 2½ | 10,646 85 | |
| | | Loan of 1888 | 3 | 152,449 70 | |
| | | Loan of 1909-34 | 3½ | 8,784 60 | |
| | | Loan of 1930-50 | 3½ | 306,453 83 | |
| | | Loan of 1940-60 | 4 | 535,130 48 | |
| | | Loan of 1920-25 | 4½ | 148,433 33 | |
| | | | | 1,161,898 79 | |
| | | Less 3¼% 1914-19 bonds redeemed | | 301,733 33 | 860,165 46 |
| | | | | | 3,674,265 12 |

## No. 4

### Charges of Management.

| To whom paid | Service | $ cts. | $ cts. |
|---|---|---|---|
| | **Savings Banks and Offices of the Assistant Receiver General** | | |
| | *Assistant Receiver General's Office* | | |
| | *Toronto, Ont.* | | |
| R. Cane | Salary to 31 March, 1920 | 2,800 00 | |
| A. T. Wilson | " 31 " 1920 | 1,600 00 | |
| A. W. Steel | " 31 " 1920 | 1,300 00 | |
| K. C. Freeman | " 31 " 1920 | 900 00 | |
| V. Rooney | " 31 May, 1919 | 150 00 | |
| J. McCheyne | " 31 March, 1920 | 900 00 | |
| H. Bailie | " 31 " 1920 | 700 00 | |
| A. McGillivray | " 31 " 1920 | 700 00 | |
| F. R. Henry | " 31 " 1920 | 700 00 | |
| W. D. Robertson | " 31 " 1920 | 908 83 | |
| H. E. Brown | " 31 " 1920 | 906 00 | |
| M. Jones | " 31 " 1920 | 433 83 | |
| C. W. Williams | " 31 " 1920 | 429 00 | |
| N. R. Vinton | " 31 " 1920 | 764 91 | |
| R. H. Buckley | " 31 " 1920 | 751 10 | |
| L. Bartlett | " 31 " 1920 | 800 00 | |
| B. Rumsby | " 31 " 1920 | 800 00 | |
| I. Trant | " 31 " 1920 | 600 00 | |
| L. Reynolds | " 31 " 1920 | 408 31 | |
| | Contingencies, including Printing and Stationery | 5,422 23 | |
| | | | 21,974 21 |
| | *Montreal, Que.* | | |
| City and District Savings Bank, Montreal, Que. | Amount paid to that institution for acting as Receiver General, year ended March 31, 1920 | 12,000 00 | |
| | Services for registration of Bonds | 3,000 00 | |
| | Contingencies, including printing and stationery | 639 19 | 15,639 19 |
| | *Halifax, N.S.* | | |
| I. H. Mathers | Salary to 31 March, 1920 | 3,000 00 | |
| A. C. Johnston | " 31 " 1920 | 2,000 00 | |
| J. H. Balcom | " 31 " 1920 | 1,900 00 | |
| M. J. Ring | " 31 " 1920 | 1,400 00 | |
| M. D. S. Brown | " 30 June, 1919 | 225 00 | |
| F. J. Wilks | " 31 March, 1920 | 1,212 32 | |
| F. Strachan | " 31 " 1920 | 900 00 | |
| R. W. Congdon | " 31 " 1920 | 900 00 | |
| F. W. Jubien | " 31 " 1920 | 999 96 | |
| | Contingencies, including Printing and Stationery | 881 07 | |
| | | | 13,418 35 |
| | *St. John, N.B.* | | |
| J. E. Wilson | Salary to 31 March, 1920 | 2,700 00 | |
| S. P. McCavour | " 31 " 1920 | 1,900 00 | |
| R. S. Cowan | " 31 " 1920 | 1,550 00 | |
| R. Ewing | " 31 " 1920 | 1,500 00 | |
| E. H. Cameron | " 31 " 1920 | 1,300 00 | |
| G. T. Corbett | " 31 " 1920 | 1,100 00 | |
| T. H. Lawson | " 31 " 1920 | 700 00 | |
| F. I. Orde | " 31 " 1920 | 600 00 | |
| | Contingencies, including Printing and Stationery | 483 44 | |
| | | | 11,833 44 |
| | *Winnipeg, Man.* | | |
| A. C. McMicken | Salary to 31 March, 1920 | 2,900 00 | |
| E. W. H. Armstrong | " 31 " 1920 | 2,000 00 | |
| K. Frederickson | " 31 " 1920 | 1,500 00 | |
| H. E. Copeland | " 31 " 1920 | 800 00 | |
| | Carried forward | 7,200 00 | 62,865 19 |

## CHARGES OF MANAGEMENT—*Continued*

| To whom paid | Service | $ cts. | $ cts |
|---|---|---|---|
| | Brought forward | 7,200 00 | 62,865 19 |
| | *Assistant Receiver General's Office*—Con. | | |
| | *Winnipeg, Man.*—Con. | | |
| Thos. Patterson | " 31 Dec., 1919 | 603 27 | |
| M. Turner | " 31 March, 1920 | 900 00 | |
| A. Galloway | " 31 " 1920 | 900 00 | |
| C. Denholm | " 31 " 1920 | 900 00 | |
| E. P. Blythe | " 31 " 1920 | 948 39 | |
| E. O. Sontesky | " 31 " 1920 | 135 00 | |
| | Contingencies, including Printing and Stationery | 1,193 34 | |
| | | | 12,780 00 |
| | *Victoria, B.C.* | | |
| D. B. McConnan | Salary to 31 March, 1920 | 3,000 00 | |
| W. Winsby | " 31 " 1920 | 1,900 00 | |
| G. A. Staden | " 31 " 1920 | 1,500 00 | |
| T. Knight | " 31 " 1920 | 1,300 00 | |
| M. F. Gower | " 31 October, 1919 | 583 31 | |
| C. W. Scott | " 31 March, 1920 | 900 00 | |
| R. D. MacLachlan | " 31 " 1920 | 1,200 00 | |
| M. Fraser | " 31 " 1920 | 782 14 | |
| I. Cutler | " 31 " 1920 | 782 14 | |
| | Contingencies, including Printing and Stationery | 1,137 68 | |
| | | | 13,085 27 |
| | *Charlottetown, P.E. I.* | | |
| P. Pope | Salary to 31 March, 1920 | 2,900 00 | |
| F. Loughran | " 31 " 1920 | 1,900 00 | |
| D. A. McKinnon | " 31 " 1920 | 1,400 00 | |
| H. S. Stewart | " 31 " 1920 | 1,100 00 | |
| | Contingencies, including Printing and Stationery | 371 18 | |
| | | | 7,671 18 |
| | *Calgary, Alberta* | | |
| G. S. Nicoll | Salary to 31 March, 1920 | 2,500 00 | |
| W. Morton | " 31 " 1920 | 1,500 00 | |
| A. F. Penny | " 31 " 1920 | 678 92 | |
| W. G. Saltau | " 31 " 1920 | 754 84 | |
| W. Clay | " 31 " 1920 | 1,020 00 | |
| A. Haimson | " 31 January, 1920 | 75 00 | |
| J. Parry | " 31 March, 1920 | 132 41 | |
| | Contingencies, including Printing and Stationery | 929 96 | |
| | | | 7,591 13 |
| | *Regina, Sask.* | | |
| S. B. Nelles | Salary to 31 March, 1920 | 2,500 00 | |
| J. H. Matkin | " 31 " 1920 | 1,500 00 | |
| F. F. Tetreau | " 30 November, 1919 | 572 16 | |
| L. Aspin | " 31 December, 1919 | 200 00 | |
| L. W. Elkerton | " 31 March, 1920 | 260 00 | |
| J. W. Wilson | " 31 " 1920 | 209 67 | |
| | Contingencies, including Printing and Stationery | 1,071 07 | |
| | | | 6,312 90 |
| | *Savings Banks, Nova Scotia* | | |
| T. Campbell | Salary to 31 March, 1920, Sherbrooke | 250 00 | |
| J. Redden | " 31 " 1920, Kentville | 500 00 | |
| F. W. Homer | " 31 " 1920, Barrington | 300 00 | |
| C. E. Jost | " 31 " 1920, Guysboro' | 300 00 | |
| J. M. Rudolphe | " 31 " 1920, Lunenburg | 500 00 | |
| E. D. Tremaine | " 30 June, 1919, Port Hood | 75 00 | |
| | Carried forward | 1,925 00 | 110,305 67 |

## CHARGES OF MANAGEMENT—*Continued*

| To whom paid | Service | $ cts. | $ cts. |
|---|---|---|---|
| | Brought forward | 1,925 00 | 110,395 67 |
| | *Assistant Receiver General's Office*—Con. | | |
| | *New Brunswick* | | |
| W. A. Park | Salary to 31 March, 1920, Newcastle | 100 00 | |
| | Contingencies, including Printing and Stationery | 1,405 62 | |
| | | | 3,430 62 |
| | | | 113,736 29 |
| | *Recapitulation* | | |
| | Salaries | 100,201 51 | |
| | Contingencies | 13,534 78 | |
| | | 113,736 29 | |
| | *Printing Dominion Notes* | | |
| American Bank Note Co | Printing notes | | 327,765 75 |
| | *Printing, advertising, express, etc.* | | |
| Sundry Express Coy's | Express | 80,781 14 | |
| T. Lawson | Travelling Expenses | 97 70 | |
| S. A. Staden | " " | 400 00 | |
| American Bank Note Co. | Printing and altering treasury bills | 568 50 | |
| " " | Printing labels | 56 25 | |
| " " | Printing bonds | 200 00 | |
| " " | To preparation of engraving for $50,000 legals | 2,840 50 | |
| American Bank Protection Co. | Inspection of burglar alarm | 150 00 | |
| American Machinists, Ltd. | Repairs to pens | 27 25 | |
| British American Bank Note Co. | Printing cheques | 7,715 05 | |
| British American Bank Note Co. | Printing bonds | 1,811 14 | |
| F. R. Burgess | Repairs to cheque writers | 42 50 | |
| Sundry persons | Cartage, etc., Currency Branch | 43 00 | |
| Courtney & Sears | Insurance on bonds | 379 85 | |
| F. J. Clethero | For services rendered | 50 00 | |
| Goldie & McCulloch Co., Ltd., Galt | Repairs to vault door, Ottawa | 53 15 | |
| James Davidson & Sons | Boxes for gold | 36 30 | |
| McKinley, Northwood, Ltd | Repairs, etc. | 31 15 | |
| Montreal Stencil Works, Montreal | Repairs | 2 50 | |
| Multigraph Sales Co | Repairs to multigraph machine | 1 00 | |
| Montreal, City and District Savings Bank, Montreal | Rent of office | 1,000 00 | |
| Porter Safety Seal Co., Chicago, U.S.A | Seals | 125 00 | |
| Pritchard-Andrews Co., Ltd | Rubber stamps, etc. | 42 25 | |
| Thornton & Truman | Repairs to locks, etc. | 55 25 | |
| L. E. Waterman Co., Ltd., Montreal | Pens | 19 36 | |
| P. Pope | Travelling expenses | 21 06 | |
| Canadian Pacific Ry | Freight | 5 92 | |
| Currency Branch | Sundry expenses | 4 40 | |
| Bond transfer clerk, Montreal | Postage | 354 79 | |
| Bank of Montreal, Ottawa | Telegrams | 308 23 | |
| Bank of Montreal, New York | War tax, entry fees, etc., on gold shipments to New York | 1,292 35 | |
| " " | Express on gold shipments to New York | 11,625 00 | |
| " " | Cartage, etc., on gold shipments to New York | 195 00 | |
| | Carried forward | 110,335 59 | 441,502 04 |

## CHARGES OF MANAGEMENT—*Concluded*

| To whom paid | Service | $ cts. | $ cts. |
|---|---|---|---|
| | Brought forward | 110,335 59 | 441,502 04 |
| | *Printing, advertising, express, etc.*—Con. | | |
| Bank of Montreal, London | Cables | 162 45 | |
| " " | Advertising | 401 01 | |
| " " | Printing and Stationery | 786 69 | |
| " " | Cost of collecting Irish and Scotch Notes | 160 38 | |
| Department of Public Printing and Stationery | Sundry printing and stationery | 16,524 02 | |
| | | | 128,370 14 |
| | *Commission for payment of interest on Public Debt, and purchase of Sinking Funds* | | |
| Bank of Montreal, London | For services as fiscal agents in London for year ending December 31, 1919, at rate of £150 per million of debt | 53,475 65 | |
| " " | One-eighth of one per cent commission for redemption of 3¼% Loan of 1914–19 due July 1, 1919 | 27,293 97 | |
| " " | One-quarter of one per cent commission for purchase of Sinking Funds | 8,155 53 | |
| Bank of Montreal, New York | One-eighth of one per cent commission for cashing Dominion of Canada coupons | 12,088 60 | |
| " " | One-quarter of one per cent commission for cashing Grand Trunk Pacific Railway coupons, guaranteed by the Dominion of Canada | 4,052 61 | |
| " " | Charges for registration of bonds in New York | 5,250 00 | |
| | | | 110,316 36 |
| | *Brokerage on Purchase of Sinking Funds* | | |
| Bank of Montreal, London | One-quarter of one per cent brokerage | | 4,733 34 |
| | *Commission for redemption of $75,000,000 two year notes due Aug. 1, 1919, in New York* | | |
| Bank of Montreal, New York | One-sixteenth of one per cent commission for redeeming 2 year notes | | 44,481 25 |
| | *English bill stamps, postage, etc.* | | |
| Bank of Montreal, London | Bill stamps | 1,137 51 | |
| " " | Postage | 528 70 | |
| " " | Commutation of stamp duty | 173 37 | |
| | | 1,839 58 | |
| " " | Less—Sundry fees, for issue of stock certificates to bearer | 106 57 | |
| | | | 1,733 01 |
| | *Removal of foreign and uncurrent coin from circulation* | | |
| Sundry banks | Removal of foreign and uncurrent coin | | 5,722 25 |
| | *Clerical assistance in connection with the transfer and registration of War Loan Bonds, etc.* | | |
| Sundry persons | clerical assistance | | 138,245 03 |
| | *Statutory, Currency Act 1910* | | |
| Ottawa Branch, Royal Mint | | | |
| Prof. W. Nichol | Trial of Pyx | 176 75 | |
| Prof. A. Stansfield | " | 180 22 | |
| Prof. W. H. Ellis | " | 185 00 | |
| | | | 541 97 |
| | Total | | 875,645 39 |

## No. 5

### Premium, Discount and Exchange Expenditure.

| Details | Rate | — | Amount | Total |
|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. |
| Premium on New York Funds | 2 % | 3,362,500 00 | 67,250 00 | |
| | 3¼ % | 1,987,062 88 | 64,579 54 | |
| | 4 23/32 % | 9,775,000 00 | 455,148,44 | |
| | Various. | ..... | 33 79 | |
| | | | | 587,011 77 |
| | | £ s. d. | | |
| Premium on London, Funds | ..... | 15 4 3 | ..... | 83 |
| | | | | 587,012 60 |

## No. 6.

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation in all Services, paid during the Fiscal Year ended March 31, 1920.

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | SUPERANNUATION FUND No. 1. | $ cts. | $ cts. | $ cts. | |
| 1912 | 1,746 66 | 65 | 32 | | Age | Abbott, S. A., Hansard Staff | 2,800 00 | 2,729 16 | 1,746 60 | 12 |
| 1912 | 1,609 96 | 72 | 29 | | Age and ill-health | Adams, Edw., Chairman, Board Steamboat Inspection | 2,800 00 | 2,775 80 | 1,609 92 | 12 |
| 1913 | 801 11 | 74 | 40 | | Age | Adams, Joshua F., Clerk in Customs, Sarnia | 1,200 00 | 1,144 45 | 801 00 | 12 |
| 1903 | 1,225 00 | 56 | 35 | | To promote efficiency | Alexander, Wm. H., 1st Class Clerk, Dept. of Marine and Fisheries | 1,800 00 | 1,750 00 | 1,224 96 | 12 |
| 1919 | 1,285 28 | 69 | 35 | | Age and failing eyesight | Alford, Wm., Clerk, H A, Post Office Dept | 1,950 00 | 1,836 11 | 1,285 20 | 12 |
| 1920 | 547 78 | 76 | 29 | | Age and ill-health | Allan, Robert, Messenger, Marine and Fisheries, St. John | 1,000 00 | 944 45 | 45 64 | 1 |
| 1897 | 176 00 | 59 | 22 | | Age and abolition of office | Allard, Wm., Landing Waiter, New Carlisle | 400 00 | 400 00 | 175 92 | 12 |
| 1918 | 809 03 | 67 | 25 | | Age | Allen, Geo. G., Collector of Customs, Port Emerson, Man | 1,700 00 | 1,618 06 | 809 04 | 12 |
| 1904 | 694 38 | 48 | 29 | | Ill-health | Allen, H. S., Sr., 2nd Class Clerk, Toronto Post Office | 1,200 00 | 1,197 22 | 694 32 | 12 |
| 1918 | 525 84 | 62 | 28 | | Age | Allwell, R. J., Messenger, Post Office, Toronto | 939 00 | 939 00 | 525 84 | 12 |
| 1906 | 920 00 | 68 | 23 | | Age | Ambrose, J. D. L., Dominion Appraiser of Customs | 2,000 00 | 2,000 00 | 843 26 | 11 |
| 1910 | 1,182 75 | 53 | 27 | | Ill-health | Ami, M. H., Invertebrate Palaeontologist in Geological Survey, Dept. of Mines | 2,350 00 | 2,190 28 | 886 59 | 9 |
| 1915 | 958 62 | 70 | 44 | | Age and failing health | *Anderson, J. D., R. M. Clerk, Montreal District | 1,400 00 | 1,369 45 | 958 56 | 12 |
| 1919 | 2,800 00 | 68 | 44 | | Age | Anderson, W. P., Ch. Engineer, Marine and Fisheries | 4,000 00 | 4,000 00 | 2,566 67 | 11 |
| 1895 | 238 00 | 36 | 15 | | Ill-health | Archambault, Marie P., Jr., 2nd Class Clerk, Ottawa P.O | 800 00 | 793 33 | 237 96 | 12 |
| 1904 | 176 00 | 58 | 32 | | Ill-health | Archer, Wm., Light-keeper, North Tracadie, N.B | 275 00 | 275 00 | 176 00 | 12 |
| 1905 | 388 66 | 52 | 22 | | Physical infirmity | Ardagh, Henry H., Clerk, Customs, Toronto | 900 00 | 883 33 | 388 56 | 12 |
| 1907 | 322 00 | 67 | 23 | | Age and physical infirmity | Ashwood, Jos. C., Customs Locker, Halifax | 700 00 | 700 00 | 321 96 | 12 |
| 1915 | 840 00 | 61 | 47 | | Age | Asselin, J. E., Div. 3-A, House of Commons | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1918 | 560 00 | 77 | 43 | | Age | Atwood, W. W., Collector of Customs, Shelburne, N.S | 800 00 | 800 00 | 559 92 | 12 |
| 1907 | 1,322 22 | 67 | 40 | | Age | Aumond, W. H., 1st Class Clerk, Dept. Militia and Defence | 1,900 00 | 1,888 88 | 1,321 20 | 12 |
| 1911 | 455 00 | 72 | 30 | | Age | Backhouse, Wm., Sub-Collector of Customs at Port Burwell | 900 00 | 758 33 | 454 92 | 12 |
| 1897 | 360 00 | 48 | 18 | | Abolition of office | Bailey, Geo. O., 2nd Class Railway Mail Clerk, Three Rivers | 1,050 00 | 1,000 00 | 360 00 | 12 |
| 1914 | 1,218 00 | 67 | 29 | | Age and ill-health | Bailey, Horace Henry, 2nd Div. A, Patent Examiner, Agriculture Department | 2,100 00 | 2,100 00 | 913 50 | 9 |
| 1915 | 364 00 | 77 | 36 | | Age | Baker, Thomas, Light-keeper, Peases Is., N.S | 520 00 | 520 00 | 363 96 | 12 |
| 1897 | 682 50 | 38 | 15 | | To promote economy | Balderson, J. H., Secretary, Department of Railways and Canals | 2,350 00 | 2,275 00 | 682 44 | 12 |
| 1911 | 648 00 | 60 | 27 | | Ill-health | Baldwin, H. A., Clerk, Auditor General's Office | 1,200 00 | 1,200 00 | 648 00 | 12 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1906 | 928 00 | 57 | 32 | | Ill-health, and to promote efficiency | Baldwin, R. W., 2nd Class Clerk, Privy Council Office | | 1,500 00 | 1,450 00 | 927 96 | 12 |
| 1902 | 336 00 | 73 | 28 | | Age | *Barnes, Jas., Letter Carrier, Toronto | | 600 00 | 600 00 | 28 00 | 1 |
| 1918 | 1,450 55 | 69 | 45 | | Age | Barrett, D. A., Clerk, II A, Post Office Department | | 2,400 00 | 2,072 22 | 1,450 56 | 12 |
| 1917 | 2,240 00 | 67 | 44 | | Age, and to promote efficiency | Barrett, John K., Inspector Inland Revenue | | 3,200 00 | 3,200 00 | 2,239 92 | 12 |
| 1905 | 624 00 | 68 | 26 | | Age and ill-health | Bartlett, J. H., 2nd Class Clerk, Ottawa P O | | 1,200 00 | 1,200 00 | 624 00 | 12 |
| 1894 | 528 00 | 40 | 22 | | Ill-health | Bascom, Benjamin, 2nd Class Clerk, Toronto P O | | 1,200 00 | 1,200 00 | 528 00 | 12 |
| 1909 | 1,400 00 | 60 | 42 | | Age and ill-health | Bates, E. B., Assistant Postmaster, Ottawa | | 2,000 00 | 2,000 00 | 1,399 92 | 12 |
| 1913 | 1,065 55 | 57 | 40 | | Physical infirmity | Baxter, C. W., Chief Clerk in Customs, Toronto | | 1,600 00 | 1,522 22 | 1,065 48 | 12 |
| 1908 | 408 47 | 51 | 29 | | Ill-health | Beale, Thomas, Letter Carrier, Toronto | 2 | 25 p.day | 704 25 | 408 36 | 12 |
| 1908 | 394 38 | 67 | 28 | | " | *Beamish, John, Letter Carrier, St. John | 2 | 25 p.day | 704 25 | 230 02 | 7 |
| 1896 | 221 00 | 62 | 17 | | Age and inability | Beattie, Thos., Assistant Inspector of Weights and Measures | | 650 00 | 650 00 | 202 51 | 11 |
| 1912 | 847 77 | 70 | 13 | | Ill-health | Beatty, A., sr., 2nd Class Clerk, Toronto P O | | 1,200 00 | 1,200 00 | 847 68 | 12 |
| 1919 | 1,503 50 | 59 | 31 | | Ill-health | Beatty, W. J., Clerk, Post Office Dept | | 2,600 00 | 2,425 00 | 1,127 61 | 9 |
| 1906 | 432 00 | 58 | 27 | | Ill-health | Beaudry, P. A., L. A., Railway Mail Clerk, Quebec District | | 800 00 | 800 00 | 396 00 | 11 |
| 1901 | 324 00 | 68 | 27 | | Age | Bedell, Geo. A., Sub-Collector of Customs, Aroostook, N.B. | | 600 00 | 600 00 | 324 00 | 12 |
| 1903 | 314 66 | 37 | 16 | | Ill-health | Belford, Ethel, Clerk, Auditor General | | 1,000 00 | 983 33 | 314 64 | 12 |
| 1911 | 624 00 | 53 | 26 | | Ill-health | Belleau, E., Clerk, Department of Interior | | 1,200 00 | 1,200 00 | 624 00 | 12 |
| 1913 | 315 00 | 54 | 21 | | In the public interest | Bellerive, George, Clerk in Cullet's Office, Department of Trade and Commerce, Quebec | | 750 00 | 750 00 | 315 00 | 12 |
| 1909 | 451 91 | 66 | 29 | | Age and ill-health | Bender, Hiram, Customs Officer, Niagara Falls | | 800 00 | 779 16 | 37 66 | 1 |
| 1904 | 985 83 | 71 | 47 | | Age | Benjamin, E. H., 2nd Class Clerk, P. O Department | | 1,450 00 | 1,408 33 | 985 80 | 12 |
| 1897 | 540 00 | 40 | 18 | | Abolition of office | Bennet, J. H., Chief Railway Mail Clerk, Barrie, Ont. | | 1,500 00 | 1,500 00 | 540 00 | 12 |
| 1920 | 657 30 | 63 | 38 | | Age and ill-health | Bennett, John, messenger, P. O., Montreal | | 939 00 | 939 00 | 100 09 | 2 |
| 1918 | 1,124 50 | 78 | 26 | | Age | Bennie, Thos., Araiser, Customs, Winnipeg | | 2,200 00 | 2,162 50 | 1,124 52 | 12 |
| 1919 | 1,755 83 | 74 | 43 | | Age, and to promote efficiency | Benson, Martin, Clerk, Indian Affairs Dept | | 2,600 00 | 2,508 33 | 292 62 | 2 |
| 1887 | 156 00 | 46 | 13 | | Ill-health | Bergin, W., Letter Carrier, Montreal P. O | | 600 00 | 600 00 | 156 00 | 12 |
| 1915 | 501 50 | 47 | 17 | | Physical infirmity | Bérubé, Pierre A., Div. 2, Customs Dept | | 1,550 00 | 1,475 00 | 501 48 | 12 |
| 1919 | 2,345 00 | 71 | 41 | | Age | Binks, Geo. J., Supt. Dead Letter, Branch, P. O. Dept | | 3,500 00 | 3,350 00 | 1,172 46 | 6 |
| 1914 | 2,304 17 | 71 | 40 | | " | Blackadar, H. W., Postmaster, Halifax | | 3,250 00 | 3,250 00 | 192 01 | 1 |
| 1914 | 2,485 00 | 61 | 37 | | " | Blackadar, A. K., Asst. Superinten dent of Insurance | | 3,650 00 | 3,650 00 | 2,484 96 | 12 |
| 1920 | 2,085 42 | 60 | 38 | | " | Blair, H. C., Inspector of Customs, Ottawa | | 3,000 00 | 2,979 17 | 521 34 | 3 |
| 1900 | 633 60 | 53 | 33 | | Injuries received while on duty | Blizzard, F. W., 1st Class Railway Mail Clerk, N B. | | 960 00 | 960 00 | 633 60 | 12 |
| 1918 | 952 00 | 69 | 34 | | Age and failing health | Blondeau, A., Railway Mail Clerk, Quebec | | 1,400 00 | 1,400 00 | 951 96 | 12 |
| 1905 | 152 10 | 57 | 12 | | Ill-health | Blomfield, Geo. H | 2 | 25 p.day | 633 72 | 152 04 | 12 |
| 1900 | 980 00 | 76 | 36 | | Age and defective eyesight | Blomeley, Edwin, Chief Clerk, Customs, Montreal | | 1,400 00 | 1,400 00 | 979 92 | 12 |
| 1903 | 120 00 | 65 | 30 | | Age and physical inability | Bonner, Geo., Lightkeeper, Point Aconi, C B | | 200 00 | 200 00 | 80 00 | 8 |
| 1903 | 128 04 | 53 | 22 | | Abolition of office | *Bonin, L., Lockman, Beauharnois Canal | | 291 00 | 291 00 | 74 69 | 7 |
| 1918 | 2,077 83 | 62 | 21 | 5 | Age and ill-health | Borden, J. W., Accountant, Militia and Defence Dept | | 4,000 00 | 3,995 83 | 2,077 80 | 12 |
| 1897 | 161 50 | 42 | 17 | | Abolition of office | Boulanger, A., Slidemaster, Grande Décharge | | 475 00 | 475 00 | 161 40 | 12 |
| 1906 | 136 00 | 76 | 34 | | Age and inability | *Boulianne, Pierre, Lightkeeper, Lach Islet | | 200 00 | 200 00 | 11 33 | 1 |
| 1907 | 276 00 | 58 | 23 | | Ill-health | Bourgeois, Joseph, Letter Carrier, Montreal | | 600 00 | 600 00 | 276 00 | 12 |
| 1907 | 450 00 | 62 | 15 | | In the public interest | Bourke, D. D., Deputy Warden, B.C. Penitentiary | | 1,500 00 | 1,500 00 | 450 00 | 12 |
| 1904 | 1,050 00 | 64 | 42 | | Age | Bourret, H. A., 1st Class Clerk, Montreal P.O | | 1,500 00 | 1,500 00 | 1,050 00 | 12 |
| 1917 | 2,800 00 | 61 | 38 | | " | Bowell, John M., Collector of Customs, Vancouver | | 4,000 00 | 4,000 00 | 2,799 96 | 12 |
| 1915 | 2,310 00 | 74 | 49 | | Age and ill-health | *Bowles, W. G., Chief Clerk, House of Commons | | 3,400 00 | 3,300 00 | 192 50 | 1 |
| 1908 | 448 00 | 50 | 16 | | Ill-health | Bowser, Francis Chief Landing Waiter, Customs, Vancouver | | 1,400 00 | 1,400 00 | 447 96 | 12 |
| 1913 | 629 62 | 72 | 23 | | Age | Boyle, Patrick, Excise Officer, Inland Revenue, London, Ont. | | 1,500 00 | 1,368 75 | 629 52 | 12 |
| 1897 | 189 24 | 33 | 12 | | In the interest of economy | Boys, T. R., Clerk in Post Office Inspector's Office, Barrie | | 800 00 | 788 88 | 189 24 | 12 |
| 1910 | 415 49 | 55 | 27 | | Ill-health | Bradley, John, 3rd Division, Sub-division B, P.O. Dept | | 800 00 | 769 44 | 415 44 | 12 |
| 1905 | 260 97 | 60 | 40 | | Age and ill-health | Bradley, James, Lockmaster, New Welland Canal | | 372 82 | 372 82 | 261 00 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1908 | 1,545 50 | 80 | 33 | .... | Age | Bremner, James J., Inspector of Customs | 2,500 00 | 2,341 66 | 1,545 48 | 12 |
| 1914 | 632 73 | 56 | 27 | .... | " | Brennan, P. F., Clerk, Post Office, Halifax | 1,300 00 | 1,171 72 | 632 64 | 12 |
| 1916 | 1,179 75 | 63 | 33 | .... | " | Brennan, P. J., Div. 2A, P.O. Dept | 1,850 00 | 1,787 50 | 1,179 72 | 12 |
| 1919 | 889 10 | 62 | 35 | .... | Age and ill health | Brenot, H. A., clerk, Post Office Dept | 1,450 00 | 1,270 14 | 852 03 | 11 |
| 1915 | 1,750 00 | 72 | 49 | .... | Age | Briegal, Frederick, Supt. Ry. Mail Ser., Montreal | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1912 | 387 83 | 73 | 26 | .... | " | Brittain, Joseph, Landing Waiter, Bowmanville | 800 00 | 745 83 | 387 72 | 12 |
| 1906 | 686 40 | 50 | 33 | .... | " | Brophy, W., Jr. 2nd Class Clerk, P.O. Dept | 1,090 00 | 1,040 00 | 686 40 | 12 |
| 1916 | 1,662 50 | 66 | 43 | .... | Age and failing health | Brough, James S., Div. I-B, Timber and Grazing Branch | 2,500 00 | 2,375 00 | 1,662 48 | 12 |
| 1917 | 1,435 57 | 65 | 34 | .... | Age and ill health | Broughton, Jas. L., Asst. P.O. Inspector, Saskatoon | 2,200 00 | 2,111 14 | 1,435 56 | 12 |
| 1919 | 1,697 50 | 60 | 37 | .... | Age | Brown, J. H., Clerk, Post Office Dept | 2,600 00 | 2,425 00 | 1,273 05 | 9 |
| 1908 | 344 40 | 68 | 37 | .... | Age and disability | Brydges, John, Lock Labourer, Cornwall Canal | 492 00 | 492 00 | 344 40 | 12 |
| 1904 | 340 00 | 39 | 17 | .... | Ill-health | Buckley, Jas., Jr. 2nd Class Clerk | 1,000 00 | 1,000 00 | 339 96 | 12 |
| 1905 | 228 00 | 75 | 19 | .... | Age | *Buist, Andrew, Tide Waiter, St. John, N.B | 600 00 | 600 00 | 19 00 | 1 |
| 1913 | 482 02 | 53 | 28 | .... | Failing eyesight | Burrows, Wm., Letter Carrier, Winnipeg | 860 75 | 860 75 | 481 92 | 12 |
| 1908 | 840 00 | 60 | 36 | .... | Age and to promote efficiency | Burton, E. J. W., Collector of Customs, Port Hope, Ont | 1,200 00 | 1,200 00 | 210 00 | 3 |
| 1904 | 127 97 | 45 | 11 | .... | Ill-health | Bush, H. T., Letter Carrier, Winnipeg | 600 00 | 581 67 | 138 58 | 13 |
| 1910 | 309 03 | 51 | 20 | .... | " | Bussell, John, Letter Carrier, Winnipeg | 2.75 per d. | 772 58 | 309 00 | 12 |
| 1918 | 1,238 08 | 51 | 32 | .... | Ill health | Butler, R. J., Chief Clerk, Post Office, Vancouver | 2,000 00 | 1,934 51 | 2,143 27 | 20 |
| 1913 | 528 00 | 69 | 22 | .... | Age and ill-health | Byshe, F. R., Clerk, 3 Div. A, Indian Affairs | 1,200 00 | 1,200 00 | 528 00 | 12 |
| 1913 | 264 00 | 62 | 22 | .... | Age and failing health | Cadotte, Alphonse, Letter Carrier, Montreal | 600 00 | 600 00 | 264 00 | 12 |
| 1901 | 522 00 | 51 | 29 | .... | Ill-health and to promote effi'cy | Caldwell, Thos., Clerk, Customs, Halifax | 900 00 | 900 00 | 522 00 | 12 |
| 1916 | 1,155 78 | 60 | 28 | .... | Age and physical infirmity | Cameron, Alex, McK. appraiser of Customs, Toronto | 2,100 00 | 2,063 89 | 1,155 72 | 12 |
| 1913 | 1,120 00 | 58 | 41 | .... | Failing health | Cameron, D. M., Excise Officer, Hamilton, Ont | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1902 | 840 00 | 69 | 35 | .... | Age and infirmity and to promote efficiency | *Cameron, John, 1st Class Clerk, P.O., Fredericton, N.B | 1,200 00 | 1,200 00 | 560 00 | 8 |
| 1906 | 664 01 | 65 | 32 | .... | Age and ill-health | Cameron, J. W. H., Railway Mail Clerk, Halifax District | 1,110 00 | 1,037 56 | 663 96 | 12 |
| 1915 | 1,120 00 | 64 | 39 | .... | " | Campbell, J. J., Div. 2-B, Customs Dept | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1901 | 352 33 | 50 | 21 | .... | Ill-health | *Campbell, John, 2nd Class Clerk, Ry. Mail Service, Halifax | 900 00 | 838 88 | 352 32 | 12 |
| 1911 | 980 00 | 55 | 35 | .... | Age | Campbell, J. M., Asst. Postmaster, Charlottetown | 1,400 00 | 1,400 00 | 980 00 | 12 |
| 1917 | 805 00 | 82 | 42 | .... | " | Campbell, W. L., Appraiser, Customs, Yarmouth | 1,150 00 | 1,150 00 | 804 96 | 12 |
| 1910 | 1,680 00 | 56 | 35 | .... | Ill-health | Caoutte, J. B., P.O. Inspector, Quebec | 2,600 00 | 2,400 00 | 1,680 00 | 12 |
| 1911 | 956 66 | 71 | 30 | .... | " | Capbert, Emile, Clerk, Finance Dept | 1,600 00 | 1,594 44 | 956 64 | 12 |
| 1914 | 627 00 | 69 | 33 | .... | In the public interest | Carlton, Robert, Preventive Officer | 1,050 00 | 950 00 | 627 00 | 12 |
| 1909 | 284 78 | 70 | 39 | .... | Age and ill-health | Carr, Thomas, Lock-Labourer, Cornwall Canal | $1.50 p. d. | 491 00 | 284 76 | 12 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1901 | 228 00 | 52 | 19 | | Ill-health and to promote effi'cy | Carriere, A., Letter Carrier, Montreal, Que | 600 00 | 600 00 | 228 00 | 12 |
| 1917 | 980 00 | 69 | 42 | | Age | Carrier, Jos. E., Clerk, Post Office, Quebec | 1,490 00 | 1,490 00 | 979 92 | 12 |
| 1915 | 682 50 | 78 | 38 | | " | *Carroll, Henry, 3rd Class, Grade A, P.O. Inspector Off., Ottawa | 1,000 00 | 975 00 | 568 70 | 10 |
| 1900 | 1,490 00 | 68 | 48 | | Age and to promote efficiency | Carruthers, John, Assistant Postmaster, Toronto | 2,000 00 | 2,000 00 | 1,399 92 | 12 |
| 1911 | 840 00 | 65 | 35 | | Failing eyesight | *Carter, James, Clerk, Post Office Dept | 1,200 00 | 1,200 00 | 70 00 | 1 |
| 1903 | 672 00 | 66 | 28 | | Age and in the public interest | *Cartwright, Rev. C. E., Protestant Chaplain, Kingston Pen | 1,200 00 | 1,200 00 | 560 00 | 10 |
| 1911 | 249 55 | 62 | 38 | | Age and ill-health | Carty, Wm., Lock-labourer, Rideau Canal | 361 50 | 355 50 | 249 48 | 12 |
| 1911 | 560 00 | 71 | 53 | | Age | Casault, Napoleon, Messenger, Dept. Militia and Defence | 800 00 | 800 00 | 560 00 | 12 |
| 1931 | 168 00 | 64 | 28 | | " | Cassidy, James, Lightkeeper, Entry Island | 300 00 | 300 00 | 168 00 | 12 |
| 1932 | 794 16 | 58 | 30 | | Infirmity and to promote effi'cy | Chadd, R. E., 1st Class Clerk, Post Office, Toronto | 1,350 00 | 1,323 61 | 794 16 | 12 |
| 1911 | 504 00 | 42 | 24 | | Ill-health | Chamberlain, A. J., Clerk, Winnipeg Post Office | 1,050 00 | 1,050 00 | 504 00 | 12 |
| 1918 | 2,598 33 | 74 | 49 | | Age and ill-health | Chapleau, J. R. E., Clerk of Journals, House of Commons | 3,700 00 | 3,583 33 | 2,598 24 | 12 |
| 1917 | 3,500 00 | 78 | 41 | | Age | Chapleau, S. E., St. O., Clerk of Senate | 5,000 00 | 5,000 00 | 3,499 92 | 12 |
| 1913 | 474 00 | 43 | 20 | | Ill-health | Charlebois, L. P., 2nd Class A, Montreal, P.Q | 1,200 00 | 1,185 02 | 434 50 | 11 |
| 1907 | 840 00 | 59 | 35 | | " | Chase, Isaac S., Sr., 2nd Class Clerk, Montreal, P.O | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1905 | 499 20 | 65 | 26 | | Age | Chevrier, J. A., Ry. Mail Clerk, Ottawa District | 960 00 | 960 00 | 499 20 | 12 |
| | | | | | | *Chittick, F. C. (payment for Aug., 1917) | | | 144 66 | 1 |
| 1910 | 1,373 75 | 62 | 38 | | Age and ill-health | Chubbuck, C. E. D., Dept. Railways and Canals | 2,050 00 | 1,962 50 | 1,373 64 | 12 |
| 1918 | 840 00 | 70 | 35 | | Age | Churchill, James, Clerk, Customs, Coaticook, P.Q | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1895 | 254 80 | 61 | 39 | | Age and infirmity | Clark, B., Lock-tender, Welland Canal | 364 00 | 364 00 | 254 76 | 12 |
| 1919 | 756 00 | 59 | 27 | | Ill-health | Clark, Jas. S., Clerk, Post Office, St. John | 1,400 00 | 1,400 00 | 756 00 | 12 |
| 1919 | 280 00 | 67 | 37 | | Age | Claude, Benj., Keeper, D'orval and Pointe Claire Lights | 400 00 | 400 00 | 116 65 | 5 |
| 1907 | 1,263 91 | 67 | 29 | | Age and to promote efficiency | Clute, John S., Inspector of Customs | 2,400 00 | 2,179 17 | 1,263 84 | 12 |
| 1905 | 361 10 | 49 | 18 | | Ill-health | Cochrane, W. C., Jr. 2nd Class Clerk, P.O. Dept | 1,050 00 | 1,003 05 | 361 08 | 12 |
| 1920 | 866 67 | 73 | 30 | | Age | Caldwell, A. B., Collector of Customs, Lunenburg | 1,500 00 | 1,414 44 | 216 66 | 3 |
| 1913 | 726 00 | 66 | 33 | | " | Coleman, Charles, Deputy Collector, Inland Revenue, Toronto, Ont | 1,100 00 | 1,100 00 | 726 00 | 12 |
| 1918 | 624 00 | 53 | 26 | | Failing health | Coleman, Lilian, Clerk, Interior Dept | 1,200 00 | 1,200 00 | 624 00 | 12 |
| 1919 | 2,345 00 | 65 | 35 | | Age and ill-health | Colson, Frederick, Chief Clerk, Office of Secretary of State | 3,500 00 | 3,350 00 | 1,172 50 | 6 |
| 1918 | 558 00 | 77 | 27 | | " | Comer, Geo. W. H., Preventive Officer, Customs, Kingston | 1,100 00 | 1,200 00 | 558 00 | 12 |
| 1919 | 1,120 00 | 72 | 52 | | " | Connolly, Peter, Chief Messenger, House of Commons | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1916 | 381 11 | 78 | 38 | | Age | Cook, G. D., Customs, Aultsville | 550 00 | 544 44 | 381 12 | 12 |
| 1916 | 450 72 | 59 | 24 | | " | Corveil, E. I., Railway Mail Clerk, Ottawa | 939 00 | 939 00 | 450 72 | 12 |
| 1908 | 812 49 | 69 | 35 | | Age and ill-health | Costello, P. J., Ry. Mail Clerk, Toronto | 1,200 00 | 1,160 70 | 812 40 | 12 |
| 1901 | 390 00 | 61 | 31 | | " | Cote, Paul, Lightkeeper, Egg Island | 500 00 | 500 00 | 275 00 | 11 |
| 1914 | 517 11 | 66 | 26 | | " | Coughlin, M. A., Mrs., Second Class Clerk, "A", Ottawa P.O | 1,100 00 | 994 44 | 516 96 | 12 |
| 1906 | 3,500 00 | 68 | 37 | | Age | Courtney, J. M., C.M.G., I.S.O., Deputy Minister of Finance | 5,000 00 | 5,000 00 | 3,499 98 | 12 |
| 1909 | 832 70 | 72 | 43 | | " | *Cousins, Hugh, Ry. Mail Clerk, London District | 1,200 00 | 1,180 57 | 555 12 | 8 |
| 1906 | 387 00 | 62 | 27 | | Age and ill-health | Cowan, E., Inspector of Weights and Measures, St. John, N.B | 750 00 | 716 66 | 387 00 | 12 |
| 1914 | 1,030 55 | 64 | 36 | | Age and to promote efficiency | Cowan, J. A., Senior Clerk, Customs, Toronto | 1,600 00 | 1,472 22 | 1,030 44 | 12 |
| 1896 | 840 00 | 63 | 41 | | Age and ill-health | Cowan, M. R. B., Clerk in Customs, Windsor, Ont | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1920 | 1,120 00 | 59 | 35 | | Ill-health | Creighton, H. S., Clerk, Customs, Halifax | 1,600 00 | 1,600 00 | 186 66 | 2 |
| 1909 | 840 00 | 54 | 36 | | " | Crisp, A. C., Clerk, Hamilton P.O | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1906 | 816 00 | 53 | 34 | | " | Crocker, Wm., Sr. 2nd Class Clerk, Office of Supt. Railway Mail Service, Toronto | 1,200 00 | 1,200 00 | 816 00 | 12 |
| 1908 | 513 14 | 62 | 29 | | Age and to promote efficiency | *Crowe, A. C., Clerk, Halifax P.O | 900 00 | 884 72 | 213 80 | 5 |
| 1918 | 748 00 | 55 | 34 | | To promote economy and effi'cy | Crowe, Wm. J., Clerk, Post Office, Montreal | 1,200 00 | 1,100 00 | 747 96 | 12 |
| 1900 | 207 00 | 50 | 23 | | Bodily infirmities | Cullis, William, Lightkeeper, Manitoulin Island | 450 00 | 450 00 | 207 00 | 12 |
| 1910 | 1,042 66 | 53 | 36 | | Ill-health | Curran, Alfred, 1st Class Clerk, Toronto, P.O | 1,500 00 | 1,489 51 | 1,042 56 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc. *Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1903 | 325 00 | 59 | 25 | | Bodily infirmity | Currie, George, Lightkeeper, Isles of Cores, Ont. | 650 00 | 650 00 | 324 96 | 12 |
| 1918 | 619 74 | 64 | 33 | | Age and ill-health | Cushing, James, Letter Carrier, London, Ont. | 939 00 | 939 00 | 619 68 | 12 |
| 1914 | 116 66 | 63 | 21 | | Age and failing health | Cyr, Honore, Preventive Officer of Customs, St. Hilaire | 400 00 | 277 77 | 116 64 | 12 |
| 1912 | 806 66 | 74 | 33 | | Failing health | Dagneau, D. C., Ry. Mail Clerk, Quebec | 1,250 00 | 1,216 66 | 806 64 | 12 |
| 1909 | 465 83 | 57 | 26 | | Failing health | Dagenais, F. S., Clerk, Montreal P.O. | 900 00 | 895 83 | 38 81 | 1 |
| 1906 | 329 33 | 39 | 16 | | Failing health | Dale, Miss L. E., Jr., 2nd Class Clerk, Dept. Indian Affairs. | 1,100 00 | 1,029 16 | 329 28 | 12 |
| 1906 | 286 20 | 65 | 27 | | Age | Dancause, Geo., Seaman and Carpenter, Grosse Isle Quarantine Station | 534 16 | 530 00 | 310 05 | 13 |
| 1900 | 138 32 | 50 | 19 | | Ill-health | Darby, Barnet, Lock-labourer, Welland Canal | 364 00 | 364 00 | 115 20 | 10 |
| 1914 | 420 00 | 74 | 39 | | Age and Ill-health | Darcy, W., Messenger, Ottawa Post Office | 600 00 | 600 00 | 420 00 | 12 |
| 1914 | 1,344 00 | 67 | 32 | | Ill-health | Daubney, E., Clerk Post Office Department, Ottawa | 2,100 00 | 2,100 00 | 1,344 00 | 12 |
| 1895 | 288 00 | 43 | 16 | | To promote economy | Daveluy, George, Culler, Quebec | 900 00 | 900 00 | 288 00 | 12 |
| 1919 | 1,188 00 | 75 | 27 | | Age | Davidson, J. J., Appraiser of Customs, Toronto | 2,200 00 | 2,200 00 | 1,188 00 | 12 |
| 1919 | 1,470 00 | 75 | 40 | | Age and to promote efficiency | Devlin, Richard, Clerk, Railways and Canals Dept. | 2,100 00 | 2,100 00 | 367 50 | 3 |
| 1918 | 791 11 | 71 | 32 | | Age | Davidson, Wm. J., Clerk, Militia and Defence Dept. | 1,300 00 | 1,236 11 | 791 04 | 12 |
| 1914 | 1,255 00 | 66 | 30 | | Age | Dawson, William, Excise, Inland Revenue Division of Guelph. | 2,200 00 | 2,091 66 | 1,254 40 | 12 |
| 1904 | 192 00 | 67 | 24 | | Age and inability | De Lamorandiere, P. R., Keeper of Killarney Lights | 400 00 | 400 00 | 192 00 | 12 |
| 1911 | 1,013 33 | 52 | 32 | | Failing eyesight | De Lisle, Joseph. B 2 Division, Indian Affairs. | 1,600 00 | 1,583 33 | 1,013 28 | 12 |
| 1914 | 939 17 | 60 | 38 | | Age and ill-health | DeLaney, E. J., 2nd Class Clerk, Halifax Post Office | 1,400 00 | 1,341 67 | 939 12 | 12 |
| 1914 | 430 70 | 56 | 24 | | Failing eyesight | DeLong, Isaiah P. E., Letter Carrier, Grade "E," Toronto P.O. | 939 00 | 897 30 | 430 68 | 12 |
| 1898 | 680 40 | 50 | 27 | | Ill-health | Demare, J. G., Overseer, Welland Canal. | 1,260 00 | 1,260 00 | 680 40 | 12 |
| 1918 | 192 00 | 62 | 32 | | Age and to promote efficiency | D'Entremont, Jos. A., Preventive Officer, Customs, Yarmouth, N.S. | 300 00 | 300 00 | 192 00 | 12 |
| 1904 | 830 66 | 63 | 28 | | Age and loss of memory | De Rostaing, Alfred, 1st Class Clerk, Post Office, Montreal. | 1,500 00 | 1,483 33 | 830 64 | 12 |
| 1918 | 1,456 00 | 64 | 24 | | Age and ill-health | Desjardins, Alphonse, Reporter of Debates, House of Commons. | 2,800 00 | 2,800 00 | 1,222 92 | 12 |
| 1889 | 80 00 | 33 | 9 5/6 | 1/3 | Abolition of office | DeSerres, Geo., Cullers' Office, Quebec | 400 00 | 400 00 | 80 00 | 11 |
| 1918 | 952 00 | 59 | 34 | | Ill-health | Devinney, F. J., Clerk, Post Office, London | 1,400 00 | 1,400 00 | 951 96 | 12 |
| 1901 | 176 00 | 62 | 22 | | Age | Dickinson, W. E., Lightkeeper, West End, Long Point | 400 00 | 400 00 | 175 92 | 12 |
| 1913 | 1,890 00 | 68 | 37 | | Age and failing health | Dingman, N. J., Inspector Inland Revenue for Kingston District | 2,800 00 | 2,700 00 | 1,890 00 | 12 |
| 1902 | 297 60 | 48 | 31 | | Ill-health | Doane, Isaac, Lightkeeper, Cape Sable, N.S. | 480 00 | 480 00 | 248 00 | 10 |
| 1904 | 217 00 | 73 | 31 | | Age | Doane, Joshua, Lightkeeper, Bunker Island, N.S. | 350 00 | 350 00 | 216 96 | 12 |
| 1900 | 324 00 | 38 | 18 | | Ill-health | Dodds, E. W., Collector, Inland Revenue. | 900 00 | 900 00 | 324 00 | 12 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1909 | 526 21 | 47 | 25 | Failing health | Doller, W. J., Railway Mail Clerk, Toronto | 1,150 00 | 1,052 42 | 526 20 | 12 | |
| 1917 | 980 00 | 67 | 35 | Age and failing health | Doray, J. L. E., Clerk, Post Office, Montreal | 1,400 00 | 1,400 00 | 979 92 | 12 | |
| 1913 | 1,032 50 | 64 | 39 | Age | Doucet, Eugene, Clerk, Customs, Quebec | 1,700 00 | *1,475 00 | 1,032 48 | 12 | |
| 1914 | 552 00 | 73 | 32 | Age | Dougherty, W. A., Preventive Officer, Customs, St. John | 900 00 | 862 50 | 552 00 | 12 | |
| 1906 | 556 80 | 54 | 29 | Age | Doyle, James, J., Railway Mail Clerk, London District | 960 00 | 960 00 | 556 80 | 12 | |
| 1918 | 1,057 44 | 63 | 31 | Age and failing health | Drummond, Robt. F., Clerk, Supt. Ry. Mail Service, Vancouver | 1,800 0 | 1,705 55 | 1,057 44 | 12 | |
| 1912 | 743 75 | 68 | 43 | Age | Dufresne, Auguste, 2nd Class Clerk, Montreal Post Office | 1,200 00 | 1,062 50 | 743 64 | 12 | |
| 1912 | 1,743 99 | 61 | 32 | Age and ill-health | Duggan, E. J., Hansard Staff | 2,800 00 | 2,724 99 | 1,579 44 | 12 | |
| 1901 | 792 00 | 59 | 33 | Ill-health | Duncan, R., 2nd Class Clerk, Montreal Post Office | 1,200 00 | 1,200 00 | 792 00 | 12 | |
| 1895 | 980 00 | 57 | 38 | To promote efficiency | Dunlevie, H. G., 2nd Class Clerk, P.O. Department | 1,400 00 | 1,400 00 | 979 92 | 12 | |
| 1916 | 1,050 00 | 76 | 43 | Age | Dunlop, C., Dept. Col. Inland Rev. Chatham | 1,500 00 | 1,500 00 | 1,050 00 | 12 | |
| 1911 | 653 33 | 69 | 35 | Age | Dunn, John, Collector of Customs, Abercorn, Que. | 1,000 00 | 933 33 | 653 28 | 12 | |
| 1906 | 706 66 | 46 | 24 | Bodily infirmity | Dunn, J. P., 2nd Class Clerk, Dept. of Inland Revenue | 1,500 00 | 1,472 22 | 588 80 | 10 | |
| 1887 | 1,100 00 | 50 | 25 | Ill-health | Dupont, C. T., Inspector of Inland Revenue, B.C. | 2,200 00 | 2,200 00 | 1,099 92 | 12 | |
| 1917 | 1,470 00 | 66 | 46 | Age and failing health | Eagleson, Wm. H., Clerk, Post Office Dept | 2,100 00 | 2,100 00 | 1,470 00 | 12 | |
| 1919 | 980 00 | 64 | 35 | Age and failing eyesight | Eaton, Wm. P., Ry. Mail Clerk, Halifax District | 1,400 00 | 1,400 00 | 980 00 | 12 | |
| 1902 | 952 00 | 65 | 34 | Age and ill-health | Eckersley, John, Chief Clerk, Customs, Halifax | 1,400 00 | 1,400 00 | 951 96 | 12 | |
| 1910 | 793 33 | 76 | 34 | Ill-health | Edge, W. E., Customs Locker, Quebec | 1,150 00 | 1,133 33 | 793 31 | 12 | |
| 1917 | 1,050 00 | 62 | 36 | Age | Egener, A., Excise, Guelph | 1,500 00 | 1,500 00 | 1,050 00 | 12 | |
| 1914 | 528 00 | 47 | 22 | Ill-health | Ellis, Rachel G., Timber and Grazing Branch, III "A" | 1,200 00 | 1,200 00 | 528 00 | 12 | |
| 1897 | 204 52 | 41 | 13 | To promote efficiency and economy | Embury, W. J., 3rd Class Clerk, Belleville Post Office | 800 00 | 786 66 | 204 48 | 12 | |
| 1910 | 406 00 | 57 | 29 | Ill-health | Erwin, W., Lightkeeper, Pt. Atkinson, B.C., Dept. Marine and Fisheries | 700 00 | 700 00 | 405 96 | 12 | |
| 1917 | 794 35 | 64 | 36 | Age and failing health | Evans, Albert H., Ry. Mail Clerk, Montreal | 1,200 00 | 1,134 79 | 794 26 | 12 | |
| 1903 | 576 00 | 58 | 30 | Ill-health, etc. | Fairman, Daniel, Railway Mail Clerk, Montreal Division | 960 00 | 960 00 | 576 00 | 12 | |
| 1919 | 744 72 | 62 | 42 | Age and failing health | *Falconer, Jas. E., Excise Officer, Windsor, Ont. | 1,100 00 | 1,063 89 | 248 27 | 4 | |
| 1901 | 303 75 | 54 | 30 | Abolition of office | Farley, C. J., Lock Master, Lock 26, Cardinal | 506 25 | 506 25 | 303 72 | 12 | |
| 1905 | 728 00 | 73 | 26 | Abolition of office | Farley, J. F., Collector of Canal Tolls | 1,400 00 | 1,400 00 | 727 92 | 12 | |
| 1910 | 675 00 | 64 | 27 | Age and ill-health | Fawcett, Edgard, Asst. Customs Appraiser, Victoria, B.C. | 1,250 00 | 1,250 00 | 675 00 | 12 | |
| 1911 | 1,470 00 | 61 | 38 | Ill-health | Fawcett, G. H., Clerk, Dept. Customs | 2,100 00 | 2,100 00 | 1,470 00 | 12 | |
| 1910 | 830 86 | 52 | 35 | Failing health | Fearnside, J. H., Sr. 2nd Class Clerk, Hamilton P.O. | 1,200 00 | 1,187 00 | 830 76 | 12 | |
| 1914 | 896 91 | 63 | 33 | Age and to promote efficiency | Fenerty, A. H., Senior Clerk, Customs, Halifax | 1,500 00 | 1,358 06 | 896 88 | 12 | |
| 1888 | 240 00 | 35 | 15 | Ill-health | Ferguson Horace, 3rd Class Clerk, P. O. Inspector's office, Victoria | 800 00 | 800 00 | 240 00 | 12 | |
| 1905 | 840 00 | 79 | 40 | Age | *Ferguson, Daniel, Collector of Customs, Chatham, N.B. | 1,200 00 | 1,200 00 | 700 00 | 10 | |
| 1912 | 856 64 | 69 | 40 | Age and failing health | Filion, H. D., Railway Mail Clerk, Montreal District | 1,300 00 | 1,223 78 | 856 36 | 12 | |
| 1912 | 550 00 | 44 | 25 | Ill-health | Finnegan, Edward, Clerk in Customs, Port of London | 1,100 00 | 1,100 00 | 549 96 | 12 | |
| 1909 | 246 50 | 62 | 29 | Age and to promote efficiency | Firth, C. M., Lightkeeper, Coffin's Island, N.S. | 460 00 | 425 00 | 246 48 | 12 | |
| 1914 | 3,500 00 | 69 | 35 | Age | Fitzgerald, Wm., Superintendent of Insurance | 5,000 00 | 5,000 00 | 3,499 92 | 12 | |
| 1909 | 680 56 | 64 | 25 | Age | Flynn, D. J., Excise Officer, Toronto | 1,400 00 | 1,361 11 | 680 52 | 12 | |
| 1916 | 1,096 67 | 60 | 37 | Age and ill-health | Flynn, Wm., Post Office, Hamilton | 1,600 00 | 1,566 67 | 1,096 56 | 12 | |
| 1918 | 2,392 50 | 65 | 33 | Age and to promote efficiency | Foley, Jas. G., Clerk of the Crown in Chancery | 3,800 00 | 3,625 00 | 2,392 44 | 12 | |
| 1916 | 3,500 00 | 71 | 41 | Age and physical infirmity | Fortescue, L., Comptroller, R.N.W. Police | 5,000 00 | 5,000 00 | 3,499 92 | 12 | |
| 1920 | 1,904 00 | 61 | 34 | Age and to promote economy | Fortier, L. M., Inspector, Dept. of Immigration and Colonization | 2,800 00 | 2,800 00 | 447 99 | 3 | |
| 1903 | 1,008 00 | 63 | 28 | Age and ill-health | Foster, Geo. L., Accountant of Penitentiaries, Ottawa | 1,800 00 | 1,800 00 | 1,008 00 | 12 | |
| 1916 | 638 52 | 57 | 34 | Ill-health | Frank, E., Letter Carrier, Hamilton | 939 00 | 939 00 | 638 52 | 12 | |
| 1897 | 260 00 | 44 | 13 | Abolition of office | Fraser, H. White, Inspector N.W.M.P. | 1,000 00 | 1,000 00 | 259 92 | 12 | |
| 1910 | 1,952 22 | 63 | 36 | Age | Frechette, Achille, Chief of Translation Staff, House of Commons | 3,000 00 | 2,788 89 | 1,952 16 | 12 | |
| 1916 | 868 00 | 66 | 31 | Age and failing health | French, J. L., Ry. Mail Clerk, Montreal | 1,400 00 | 1,400 00 | 867 96 | 12 | |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1914 | 930 42 | 76 | 38 | | Failing health | Furois, Jos. L., Railway Mail Clerk, Quebec, Dist | 1,400 00 | 1,329 17 | 930 60 | 12 |
| 1903 | 576 00 | 47 | 30 | | Ill-health | Gabriel, J. McN., 1st Class Railway Mail Clerk | 960 00 | 960 00 | 528 00 | 11 |
| 1903 | 728 50 | 61 | 31 | | Age and ill-health | Gagnon, Zoel, 2nd Class Clerk, Quebec Post Office | 1,200 00 | 1,175 00 | 728 40 | 12 |
| 1899 | 197 60 | 38 | 13 | | Failing eyesight | Galbraith, J., 3rd Class Clerk, Toronto, Post Office | 760 00 | 760 00 | 197 52 | 12 |
| 1913 | 450 00 | 79 | 30 | | Age and failing health | Gallagher, Francis, Clerk in Culler's Office, Quebec | 750 00 | 750 00 | 450 00 | 12 |
| 1918 | 717 50 | 82 | 56 | | Age | Gallet, Alphonse, Preventive Officer, Customs, Montreal | 1,100 00 | 1,025 00 | 717 48 | 12 |
| 1904 | 384 00 | 71 | 32 | | Age and to promote efficiency | *Garault, Maxime, Tide Waiter, Montreal | 600 00 | 600 00 | 256 00 | 8 |
| 1912 | 344 00 | 58 | 20 | | Failing health | Gariepy, J. B., Porter Grade E, Montreal, P.O | 860 00 | 860 00 | 343 92 | 12 |
| 1906 | 204 00 | 42 | 17 | | Ill-health | Gauthier, Avila, Letter Carrier, Montreal | 600 00 | 600 00 | 187 00 | 11 |
| 1912 | 476 23 | 70 | 35 | | Age and ill-health | Gauthier, Pierre, Bridge-keeper, Lachine Canal | 680 33 | 680 33 | 476 16 | 12 |
| 1919 | 736 00 | 53 | 23 | | Ill health | Genest, J. A., Clerk, Sherbrooke Post Office | 1,600 00 | 1,600 00 | 735 96 | 12 |
| 1914 | 623 88 | 62 | 36 | | Age | George, F. J., Letter Carrier, Grade "E", Ottawa, P.O | 939 00 | 891 25 | 623 88 | 12 |
| 1912 | 3,500 00 | 62 | 45 | | Age and ill-health | Gerald, W. J., Deputy Minister of Inland Revenue | 5,000 00 | 5,000 00 | 3,500 00 | 12 |
| 1915 | 455 00 | 64 | 38 | | Age, ill-health and failing eyesight | Gilkie, H. A., Lightkeeper and Engineer, Sambro, N.S | 650 00 | 650 00 | 341 19 | 12 |
| 1916 | 700 00 | 55 | 36 | | Physical infirmity | Gillespie, Ed., Customs, Parrsboro, N.S | 1,000 00 | 1,000 00 | 699 96 | 12 |
| 1901 | 576 00 | 59 | 18 | | To promote efficiency | Girard, F. X., Medical Attendant on Indians | 1,600 00 | 1,600 00 | 576 00 | 12 |
| 1915 | 1,053 05 | 67 | 34 | | Age | Girard, Ironce, Deputy Collector, Inland Revenue, "A", London | 1,675 00 | 1,548 61 | 1,053 00 | 12 |
| 1908 | 840 00 | 64 | 35 | | Ill-health | Girdlestone, R. J. M., Deputy Collector Inland Rev., Brandon | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1911 | 561 57 | 64 | 35 | | " | Giroux, Jos., Letter Carrier, Montreal | 802 25 | 802 25 | 561 48 | 12 |
| 1905 | 1,666 00 | 72 | 34 | | Age | *Gliddon, W., Accountant Dept. Public Printing and Stationery | 2,500 00 | 2,450 00 | 1,110 64 | 8 |
| 1903 | 228 00 | 42 | 19 | | Ill-health | Goad, F. A., Letter Carrier, Toronto | 600 00 | 600 00 | 228 00 | 12 |
| 1908 | 2,160 00 | 55 | 27 | | " | Gobeil, A., Deputy Minister of Public Works | 4,000 00 | 4,000 00 | 2,160 00 | 12 |
| 1919 | 469 50 | 65 | 25 | | Age and ill-health | Godfree, Henry, Letter Carrier, Winnipeg | 939 00 | 939 00 | 156 48 | 4 |
| 1916 | 658 67 | 53 | 24 | | Ill-health | Godson, Ernest, Clerk, Post Office, Victoria | 1,400 00 | 1,372 24 | 493 92 | 9 |
| 1897 | 785 33 | 40 | 19 | | To improve organization and efficiency | Gordon, J. McD., Inspector of Dominion Land Agencies | 2,000 00 | 2,066 67 | 785 28 | 12 |
| 1917 | 2,327 50 | 69 | 37 | | Age | Gorman, Jno., Clerk, Auditor General's Office | 3,500 00 | 3,325 00 | 2,327 40 | 12 |
| 1918 | 1,260 00 | 70 | 44 | | Age and failing health | Gorman, J. A., Clerk, Toronto Post Office | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1917 | 1,960 00 | 67 | 40 | | Age and ill-health | Gosnell, Thos. S., Collector of Inland Revenue, Winnipeg | 2,800 00 | 2,800 00 | 1,960 00 | 12 |
| 1918 | 2,800 00 | 83 | 33 | 2 | Age and to promote efficiency | Gouin, J. A., Postmaster, Ottawa | 4,000 00 | 4,000 00 | 2,799 96 | 12 |
| 1894 | 150 00 | 37 | 5 | 10 | Abolition of office | Gouin, W. G., Inland Revenue Department, Three Rivers | 500 00 | 500 00 | 150 00 | 12 |
| 1909 | 2,800 00 | 63 | 47 | | In the public interest | Gourdeau, Lt.-Col. F., Deputy Minister of Marine and Fisheries | 4,000 00 | 4,000 00 | 2,799 96 | 12 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1899 | 792 00 | 53 | 33 | .. | Defective eyesight | Goyette, H., 2nd Class Clerk, Montreal Post Office | 1,200 00 | 1,200 00 | 66 00 | 1 | |
| 1902 | 100 00 | 56 | 10 | .. | To promote economy | Graham, Donald, Protective Officer, Lake Megantic | 500 00 | 500 00 | 99 96 | 12 | |
| 1918 | 1,400 00 | 74 | 49 | .. | Age and to promote efficiency | Graham, Wm. J., Collector of Inland Revenue, Owen Sound | 2,000 00 | 2,000 00 | 1,399 92 | 12 | |
| 1883 | 450 00 | 31 | 15 | .. | Ill-health | Grant, G. W., Clerk, Customs Department | 1,600 00 | 1,500 00 | 450 00 | 12 | |
| 1903 | 552 00 | 49 | 23 | .. | To promote economy | Gray, J. A., Accountant, Dorchester Penitentiary | 1,200 00 | 1,200 00 | 184 00 | 4 | |
| 1903 | 151 32 | 61 | 26 | .. | Abolition of office | Grenier, Adolphe, Lock Master, Beauharnois Canal | 291 00 | 291 00 | 151 32 | 12 | |
| 1889 | 187 00 | 34 | 17 | .. | Abolition of office | Grogan, S. P., Culler's Office, Quebec | 550 00 | 550 00 | 186 96 | 12 | |
| 1919 | 1,621 66 | 63 | 45 | .. | Age and ill-health | Gross, A. J., Supt. Ry. Mail Ser., St. John | 2,500 00 | 2,316 66 | 1,351 30 | 10 | |
| 1895 | 240 00 | 48 | 15 | .. | Ill-health | Guevremont, J. B., 2nd Class Railway Mail Clerk, Sherbrooke | 800 00 | 800 00 | 240 00 | 12 | |
| 1911 | 630 00 | 72 | 37 | .. | Age | Halcrow, James, Customs Landing Waiter, Hamilton, Ont | 900 00 | 900 00 | 630 00 | 12 | |
| 1914 | 1,907 50 | 69 | 40 | .. | " | Halkett, James B., Div. 1 "A", Marine and Fisheries Dept | 2,900 00 | 2,725 00 | 1,907 40 | 12 | |
| 1906 | 567 08 | 62 | 27 | .. | Ill-health | Hall, Samuel, Railway Mail Clerk, Nova Scotia | 1,110 00 | 1,050 15 | 567 00 | 12 | |
| 1914 | 768 50 | 64 | 29 | .. | " | Hall, William S., Railway Mail Clerk, St. John | 1,400 00 | 1,325 00 | 768 48 | 12 | |
| 1912 | 410 42 | 77 | 25 | .. | Age | Hambly, P. H., Preventive Officer of Customs, Belleville | 850 00 | 820 83 | 410 40 | 12 | |
| 1894 | 489 60 | 60 | 30 | .. | Ill-health and abolition of office | Hamilton, A., Employee, Welland Canal | 816 00 | 816 00 | 489 60 | 12 | |
| 1919 | 1,050 00 | 73 | 39 | .. | Age and failing health | Hanley, Archd., Dep. Col. Inland Revenue, Kingston | 1,500 00 | 1,500 00 | 787 50 | 9 | |
| 1919 | 610 84 | 76 | 30 | .. | Age and ill health | Hanley, Jas., Preventive officer, Customs, Kingston | 1,050 00 | 1,018 06 | 458 10 | 9 | |
| 1909 | 1,116 00 | 73 | 18 | .. | Age | Hannington, T. B., Postmaster, St. John, N.B | 3,250 00 | 3,100 00 | 1,116 00 | 12 | |
| 1903 | 780 00 | 54 | 30 | .. | Ill-health and defective eyesight | Harding, Thomas F., 1st Class Clerk, Montreal Post Office | 1,300 00 | 1,300 00 | 780 00 | 12 | |
| 1899 | 1,575 00 | 61 | 25 | .. | Age and to promote efficiency | Hargrave, W., Postmaster, Winnipeg, Man | 3,250 00 | 3,150 00 | 1,575 00 | 12 | |
| 1909 | 300 00 | 54 | 25 | .. | Ill-health | Harper, James F., Mail Transfer Agent, Hamilton, Ont | 600 00 | 600 00 | 300 00 | 12 | |
| 1904 | 168 00 | 44 | 14 | .. | " | Harris, J. H., Letter Carrier, London | 600 00 | 600 00 | 168 00 | 12 | |
| 1892 | 188 74 | 40 | 19 | .. | " | Hartley, H. E., Lock-tender, Chute à Blondeau | 496 67 | 496 67 | 188 64 | 12 | |
| 1915 | 1,198 75 | 80 | 35 | .. | Age | Harty, P., Inspector of Lights, Ontario, Marine and Fish. Dept | 1,800 00 | 1,712 50 | 1,198 68 | 12 | |
| 1918 | 1,050 00 | 71 | 36 | .. | " | *Harvey, Thos., Acting Superintendent of Cullers, Quebec | 1,500 00 | 1,500 00 | 262 50 | 3 | |
| 1917 | 980 00 | 63 | 42 | .. | Age and infirmity | Haszard, Thos. W., Railway Mail Clerk, P.E.I | 1,400 00 | 1,400 00 | 734 94 | 9 | |
| 1909 | 677 55 | 50 | 29 | .. | Ill-health | Hawkesworth, G. A., Railway Mail Clerk, N.S. | 1,200 00 | 1,168 20 | 677 52 | 12 | |
| 1905 | 610 00 | 46 | 20 | .. | Ill-health and to promote efficiency | Hayes, W. H., Accountant of Contingencies, Finance Department | 1,650 00 | 1,525 00 | 609 96 | 12 | |
| 1914 | 996 67 | 58 | 25 | .. | Ill-health | Hayward, W. G., Porter "E", Toronto Post Office | 939 00 | 893 33 | 446 64 | 12 | |
| 1919 | 840 00 | 70 | 41 | .. | Age and ill-health | Heakes, Jas. R., Clerk, Customs, Toronto | 1,200 00 | 1,200 00 | 722 58 | 10 | |
| 1888 | 129 00 | 39 | 15 | .. | Injuries received while on duty | Heath, Daniel, Lock Labourer, Cornwall Canal | 430 00 | 430 00 | 129 00 | 12 | |
| 1914 | 760 28 | 75 | 35 | .. | Age | Heath, E. L., Preventive Officer, Brantford | 1,100 00 | 1,086 11 | 760 20 | 12 | |
| 1918 | 1,050 00 | 65 | 35 | .. | Age and infirmity | Helliwell, H. N., Excise Officer, Toronto | 1,500 00 | 1,500 00 | 1,050 00 | 12 | |
| 1910 | 1,835 55 | 68 | 39 | .. | Age and ill-health | Henderson, James, P. O. Inspector, Toronto | 2,700 00 | 2,622 22 | 1,835 52 | 12 | |
| 1914 | 1,960 00 | 62 | 43 | .. | " and failing health | Henry, K. J., Immigration Br., Interior Dept | 2,800 00 | 2,800 00 | 1,959 96 | 12 | |
| 1899 | 392 00 | 65 | 14 | .. | Age and to promote efficiency | Hiam, W. H., Land Agent, Brandon | 1,400 00 | 1,400 00 | 391 92 | 12 | |
| 1905 | 228 92 | 61 | 32 | .. | Age and ill-health | Higgins, Richard, Bridge-tender, Welland Canal | 357 69 | 357 69 | 228 84 | 12 | |
| 1898 | 700 00 | 48 | 28 | .. | Ill-health and abolition of office | Hopkirk, J. E., 1st Class Clerk, Post Office Inspector's Office, Kingston | 1,250 00 | 1,250 00 | 700 00 | 12 | |
| 1887 | 1,216 00 | 44 | 22 | 10 | Abolition of office | Howe, Sydenham, Dominion Auditor, Halifax, N. S | 1,900 00 | 1,900 00 | 1,215 96 | 12 | |
| 1908 | 270 66 | 66 | 21 | .. | Age and physical infirmity | *House, Wm. Taylor, Landing Waiter, Bridgeburg | 700 00 | 644 44 | 22 55 | 1 | |
| 1897 | 400 00 | 54 | 20 | .. | Ill-health | Hudon, A., Excise Officer, Montreal | 1,000 00 | 1,000 00 | 399 96 | 12 | |
| 1917 | 1,249 30 | 72 | 38 | .. | Age and infirmity | Hudon, L. E., Clerk, Office Supt. Ry. Mail Service, Quebec | 1,800 00 | 1,784 72 | 1,249 20 | 12 | |
| 1897 | 560 00 | 63 | 20 | .. | To promote efficiency and economy | Huggard, R. T., Inspector of Gas and Weights and Measures | 1,400 00 | 1,400 00 | 559 92 | 12 | |
| 1912 | 846 45 | 63 | 27 | .. | Ill-health | Hunt, G. A., Div. 2 B., Post Office Department | 1,600 00 | 1,567 50 | 846 36 | 12 | |
| 1904 | 322 00 | 61 | 23 | .. | Age and ill-health | Hunt, William Josiah, Landing Waiter, Sherbrooke | 700 00 | 700 00 | 321 96 | 12 | |
| 1913 | 294 00 | 62 | 21 | .. | Age and infirmity | Hyslip, S. N., Preventive Officer, St. Stephen, N.B., Customs | 700 00 | 700 00 | 294 00 | 12 | |
| 1907 | 777 00 | 68 | 37 | .. | Age and failing health | Ironside, G. A., Collector of Inland Revenue, Port Arthur | 1,160 00 | 1,110 00 | 777 00 | 12 | |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1901 | 340 00 | 38 | 17 | | Ill-health | Jackson, J. A., 2nd Class Clerk, Post Office Department | 1,000 00 | 1,000 00 | 340 00 | 12 |
| 1917 | 1,230 00 | 74 | 30 | | Age and failing health | *Jamieson, R. C., Excise Office, Inland Revenue, Toronto | 2,200 00 | 2,050 00 | 820 00 | 8 |
| 1912 | 560 00 | 72 | 41 | | Ill-health | Jones, Albert, Ry. Mail Clerk, Toronto District | 800 00 | 800 00 | 559 92 | 12 |
| 1897 | 1,120 00 | 50 | 28 | | Abolition of office | Jones, Allan, Post Office Inspector, Barrie | 2,000 00 | 2,000 00 | 1,119 96 | 12 |
| 1914 | 2,450 00 | 67 | 39 | | In the public interest | Jones, C. J., Asst. Governor General's Secretary | 3,600 00 | 3,500 00 | 2,449 92 | 12 |
| 1913 | 473 52 | 60 | 42 | | Age | Jones, James G., Lockmaster, Smith's Falls | 676 46 | 676 46 | 473 52 | 12 |
| 1906 | 350 00 | 72 | 25 | | Age | *Jones, N. B., Collector of Customs, Weymouth, N.S. | 700 00 | 700 00 | 174 96 | 6 |
| 1918 | 952 00 | 60 | 34 | | Age and ill-health | Jones, W. E. C., Ry. Mail Clerk, Montreal | 1,400 00 | 1,400 00 | 951 96 | 12 |
| 1919 | 2,800 00 | 63 | 38 | | Age and ill-health | Just, C. F., Trade Commissioner, Petrograd | 4,000 00 | 4,000 00 | 1,399 98 | 6 |
| 1894 | 216 00 | 45 | 18 | | Ill-health | Kennedy, John, Letter Carrier, London | 600 00 | 600 00 | 216 00 | 12 |
| 1917 | 1,948 33 | 61 | 41 | | Age and ill-health | Kent, S. B., Fishing Bounty Officer, Naval Dept. | 2,800 00 | 2,783 33 | 1,948 32 | 12 |
| 1892 | 167 04 | 47 | 29 | | Injuries while on duty | Keys, Jas., Lock Labourer, Upper-Brewer's Locks, Rideau Canal | 288 00 | 288 00 | 167 04 | 12 |
| 1919 | 840 00 | 76 | 39 | | Age and failing health | Keogh, Peter M., Deputy Collector, In. Rev., Windsor, Ont | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1895 | 209 00 | 33 | 11 | | Reorganization of Board of Civil Service Examiners and to promote economy | *Keys, J. A., Department of Secretary of State | 1,000 00 | 950 00 | 34 82 | 2 |
| 1917 | 1,190 00 | 74 | 38 | | Age | King, Richard M., Deputy Collector Inland Revenue, Halifax | 1,700 00 | 1,700 00 | 1,189 92 | 12 |
| 1912 | 610 78 | 63 | 26 | | Ill-health | Kinney, John, Ry. Mail Clerk, Calgary District | 1,250 00 | 1,174 58 | 610 68 | 12 |
| 1918 | 1,260 00 | 54 | 35 | | Ill-health | Kirkpatrick, John A., Clerk, Post Office, Toronto | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1918 | 1,470 00 | 68 | 39 | | Age and to promote economy | Kirwan, Philip T., Clerk, Secretary of State Dept. | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1916 | 1,386 00 | 66 | 33 | | Age | Knight, F. E., Dept. Militia and Defence | 2,100 00 | 2,100 00 | 1,386 00 | 12 |
| 1912 | 1,120 00 | 62 | 42 | | Age and failing health | Kreps, W. H., clerk, Sub-division B, 2nd div., Post Office Dept. | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1918 | 1,315 42 | 74 | 46 | | Age | Lachapelle, A. P., Supt. Ry. Mail Service, Montreal | 2,000 00 | 1,879 17 | 1,315 32 | 12 |
| 1898 | 206 68 | 61 | 32 | | Age and failing health | Lafleur, O., Ferryman, Beauharnois Canal | 322 94 | 322 94 | 51 66 | 3 |
| 1916 | 2,243 89 | 68 | 40 | | Age and to promote efficiency | Laframboise, Louis, Chief Translator, House of Commons | 3,300 00 | 3,205 55 | 2,242 68 | 12 |
| 1903 | 336 00 | 52 | 28 | | To promote efficiency | Lagace, P., Letter Carrier, Montreal | 600 00 | 600 00 | 336 00 | 12 |
| 1901 | 1,260 00 | 68 | 41 | | Ill-health | Lambert, F. X., 1st Class Clerk, Militia Department | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1907 | 270 00 | 62 | 27 | | Age and ill-health | Lambert, Wm. McG., Light-keeper, Chantry Island, Ont | 500 00 | 500 00 | 270 00 | 12 |
| 1905 | 639 83 | 61 | 33 | | Age and ill-health | Lamer, J. E., Landing Waiter, Montreal | 1,000 00 | 969 44 | 693 03 | 13 |
| 1899 | 162 00 | 75 | 27 | | Age and infirmity | Landry, Elmire, Light-keeper, Carleton, Que. | 300 00 | 300 00 | 162 00 | 12 |
| 1917 | 980 00 | 70 | 37 | | Age and ill-health | Lane, P. E., Clerk, Post Office, Quebec | 1,400 00 | 1,400 00 | 980 04 | 12 |
| 1897 | 324 00 | 66 | 27 | | Age and infirmity | Lapointe, P., Letter Carrier, Montreal | 600 00 | 600 00 | 324 00 | 12 |
| 1916 | 980 00 | 56 | 36 | | Ill-health | Lapointe, T., Clerk, Post Office, Montreal | 1,400 00 | 1,400 00 | 979 92 | 12 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1907 | 202 57 | 65 | 30 | | Age and ill-health | Larent, Regis, Lockman, Ste. Anne's Lock | 337 62 | 337 62 | 202 56 | 12 |
| 1907 | 1,020 00 | 53 | 34 | | Ill-health | Larose, Anatole, 1st Class Clerk, Montreal Post Office | 1,500 00 | 1,500 00 | 1,020 00 | 12 |
| 1915 | 792 00 | 66 | 33 | | Ill and failing health | Larose, Joseph, Senate Doorkeeper | 1,200 00 | 1,200 00 | 792 00 | 12 |
| 1901 | 1,085 00 | 64 | 39 | | Ill-health | *Larose, T. C., 1st Class Clerk, Militia Department | 1,550 00 | 1,550 00 | 90 41 | 1 |
| 1914 | 980 00 | 71 | 40 | | Age and ill-health | Larue, E. P., Tide Surveyor, Quebec | 1,600 00 | 1,400 00 | 979 92 | 12 |
| 1905 | 980 00 | 62 | 43 | | Age and to promote efficiency | *Laurin, Alphonse, Chief Clerk, Customs, Montreal | 1,400 00 | 1,400 00 | 898 26 | 11 |
| 1909 | 840 00 | 67 | 35 | | Age and ill-health | Lawson, J. A., Clerk, Charlottetown, P. O. | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1916 | 673 51 | 76 | 27 | | Age and to promote efficiency | Layton, Geo. A., Preventive officer, Customs, Truro, N.S. | 1,250 00 | 1,247 22 | 673 44 | 12 |
| 1907 | 816 00 | 70 | 34 | | Age and failing health | Lebel, J. A. W., Senior 2nd Class Clerk, P. O. Inspector's Office, Quebec | 1,200 00 | 1,200 00 | 816 00 | 12 |
| 1909 | 191 33 | 68 | 37 | | Age and to promote efficoency | Le Blanc, Chas. P., Lightkeeper, Cascie Point, N.B. | 320 00 | 273 33 | 191 28 | 12 |
| 1903 | 128 04 | 56 | 22 | | Abolition of office | Leduc, C., Lockmaster, Beauharnois Canal | 291 00 | 291 00 | 128 04 | 12 |
| 1920 | 1,260 00 | 71 | 46 | | Age | Leduc, C. A. T., clerk, Post Office, Montreal | 1,800 00 | 1,800 00 | 191 89 | 1 |
| 1915 | 1,007 25 | 74 | 34 | | Age and physical infirmity | Lee, Edward, First Class Excise Officer, London | 1,500 00 | 1,481 25 | 1,007 16 | 12 |
| 1919 | 1,120 00 | 69 | 48 | | Age and failing health | Lefebvre, Louis, Clerk, Post Office, Montreal | 1,600 00 | 1,600 00 | 541 91 | 6 |
| 1904 | 340 56 | 54 | 32 | | Ill-health | Lefort, Pierre, Lockmaster, Beauharnois Canal | 532 14 | 532 14 | 340 56 | 12 |
| 1909 | 248 34 | 68 | 17 | | Age and infirmity | Legare, E., Letter Carrier, Quebec | 730 41 | 730 41 | 248 28 | 12 |
| 1907 | 180 00 | 46 | 15 | | Ill-health | Legault, O., Letter Carrier, Ottawa | 600 00 | 600 00 | 180 00 | 12 |
| 1905 | 560 00 | 59 | 35 | | Abolition of office | Leggett, J. E., Collector of Canal Tolls | 800 00 | 800 00 | 559 92 | 12 |
| 1903 | 112 20 | 38 | 11 | | Ill-health | Leguerrier, J. B., Letter Carrier, Montreal | 510 00 | 510 00 | 112 20 | 12 |
| 1911 | 1,750 00 | 75 | 49 | | Age | Lemieux, H. A., Inspector of Customs | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1913 | 1,965 83 | 66 | 41 | | Age and bodily infirmity | Leslie, John, Officer, Sub-division A of 1st Div., Dept. of Justice | 3,000 00 | 2,808 33 | 1,965 72 | 12 |
| 1915 | 1,750 00 | 67 | 40 | | Age | LeSueur, C. P., Asst. Post Office Inspector | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1914 | 913 88 | 66 | 36 | | Age | Levasseur, L. N. Z., Inspector of Gas and Electricity, Quebec | 1,500 00 | 1,305 55 | 913 80 | 12 |
| 1897 | 502 84 | 50 | 14 | | Age, and to promote efficiency and economy | Lightfoot, F. C., 1st Class Clerk, Department of Public Works | 1,800 00 | 1,795 83 | 502 80 | 12 |
| 1895 | 142 80 | 45 | 12 | | Ill-health | Lily, J. H., Letter Carrier, Winnipeg | 600 00 | 595 00 | 142 80 | 12 |
| 1917 | 2,520 00 | 61 | 37 | | Age | Lithgow, J. T., Trade Commissioner, Glasgow | 3,600 00 | 3,600 00 | 2,520 00 | 12 |
| 1912 | 327 48 | 79 | 45 | | Age and abolition of office | Litle, John, Swing Bridge, Rideau Canal, Ottawa | 467 83 | 467 83 | 299 97 | 11 |
| 1914 | 518 00 | 52 | 28 | | Ill-health | Little, Hugh R., Ry. Mail Clerk, Halifax | 1,000 00 | 925 00 | 517 92 | 12 |
| 1908 | 371 58 | 56 | 26 | | Ill-health | Lloyd, Frank, Preventive Officer, Customs, Toronto | 800 00 | 714 58 | 371 52 | 12 |
| 1907 | 468 60 | 74 | 35 | | Age and to promote efficiency | Loarden, C., Landing Waiter, Toronto | 750 00 | 669 44 | 468 60 | 12 |
| 1892 | 600 00 | 47 | 25 | | Ill-health | Loftus, A., 2nd Class Clerk, Montreal, Que | 1,200 00 | 1,200 00 | 600 00 | 12 |
| 1911 | 240 00 | 71 | 24 | | Age and infirmity | Long, George, Sub-Collector Customs, St. Regis | 500 00 | 500 00 | 240 00 | 12 |
| 1910 | 489 24 | 66 | 25 | | Age and ill-health | Losey, Taylor, Customs Loeker, Montreal | 1,000 00 | 978 48 | 244 62 | 6 |
| 1913 | 704 00 | 79 | 22 | | Age | Loucks, H. H., Translator in Law Branch, House of Commons | 1,600 00 | 1,600 00 | 703 92 | 12 |
| 1914 | 3,100 00 | 53 | 31 | | Ill-health | Low, A. P., Deputy Minister of Mines | 5,000 00 | 5,000 00 | 3,099 96 | 12 |
| 1903 | 264 00 | 55 | 22 | | Age and physical infirmity | Lussier, Joseph, Letter Carrier, Montreal | 600 00 | 600 00 | 264 00 | 12 |
| 1907 | 464 00 | 60 | 29 | | " " " | Lynch, John, Lockmaster, Chambly Canal | 501 00 | 501 00 | 180 36 | 12 |
| 1891 | 180 36 | 61 | 18 | | Age and to promote efficiency | Lynch, Walter, Collector of Customs, Mansonville, Que. | 800 00 | 800 00 | 463 92 | 12 |
| 1913 | 1,612 00 | 63 | 21 | 10 | " " " | Lyons, John M., General Passenger and Ticket Agent, I.C. Railway, Moncton | 2,600 00 | 2,600 00 | 1,611 96 | 12 |
| 1899 | 442 00 | 43 | 17 | | Ill-health | Lynes, K., Excise Office, Inland Revenue | 1,300 00 | 1,300 00 | 441 96 | 12 |
| 1895 | 420 00 | 92 | 21 | | Age and to promote efficiency and economy | Macdermid, A. J., 3rd Class Clerk, Post Office Department | 1,000 00 | 1,000 00 | 420 00 | 12 |
| 1919 | 1,452 00 | 64 | 33 | | Age and physical infirmities | Macdonald, A. B., Excise Office St. Hyacinthe | 2,200 00 | 2,200 00 | 242 00 | 2 |
| 1911 | 525 00 | 75 | 37 | | Ill-health and infirmity | Macdonald, James, Measuring Surveyor, Customs, Charlottetown, P.E.I. | 750 00 | 750 00 | 525 00 | 12 |
| 1914 | 520 45 | 64 | 22 | | Ill-health | MacDonald, Jno. G., Ry. Mail Clerk London | 1,200 00 | 1,182 83 | 520 44 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1913 | 1,185 75 | 52 | 31 | .... | Ill-health | Macdonell, Harry, Assistant in the English Votes and Proceedings Office of the House of Commons | 2,000 00 | 1,912 50 | 1,185 72 | 12 |
| 1902 | 240 00 | 57 | 20 | .... | Mental unfitness for performance of duty | MacKillop, J., Messenger, P.O. Inspectors Office, Toronto | 600 00 | 600 00 | 240 00 | 12 |
| 1910 | 638 00 | 51 | 29 | .... | Ill-health | Mackinnon, W. C., Ry. Mail Clerk, Halifax | 1,150 00 | 1,100 00 | 637 92 | 12 |
| 1917 | 2,100 00 | 72 | 49 | .... | Age | MacLaren, Jno. S., Inspector of Customs, St. John | 3,000 00 | 3,000 00 | 2,100 00 | 12 |
| 1919 | 1,260 00 | 70 | 46 | .... | Age | Macpherson, Wm., Clerk, Post Office, Toronto | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1919 | 1,224 00 | 59 | 34 | .... | Failing health | Macpherson, W. T., Clerk, Post Office, Winnipeg | 1,800 00 | 1,800 00 | 1,224 00 | 12 |
| 1909 | 1,260 00 | 54 | 35 | .... | Ill-health | Madore, J. A., Assistant P.O. Inspector, Montreal | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1920 | 980 00 | 67 | 37 | .... | Age | Magee, R. G., Ry. Mail Clerk, St. John | 1,400 00 | 1,400 00 | 163 32 | 2 |
| 1915 | 640 56 | 71 | 40 | .... | Age and ill-health | Mahar, John, Grade E., Letter Carrier, Halifax | 939 00 | 915 00 | 640 56 | 12 |
| 1912 | 464 80 | 52 | 27 | .... | Age and ill-health | Mailman, J. A. Letter Carrier, St. John, N.B. | 860 75 | 860 75 | 464 76 | 12 |
| 1919 | 1,790 83 | 72 | 13 | .... | Age and ill health | *Maingy, L. A., clerk, Post Office Dept. | 2,700 00 | 2,558 33 | 596 92 | 4 |
| 1907 | 560 00 | 57 | 35 | .... | Ill-health | Maingy, Philip, Ry. Mail Clerk, Ottawa | 800 00 | 800 00 | 559 92 | 12 |
| 1919 | 952 00 | 66 | 34 | .... | Age and failing health | Malcolm, Jas., Clerk, Post Office, St. John | 1,400 00 | 1,400 00 | 317 32 | 4 |
| 1894 | 108 00 | 37 | 18 | 10 | Abolition of office | Malone, Thos., Deputy Supervisor of Cullers | 300 00 | 300 00 | 108 00 | 12 |
| 1908 | 366 44 | 41 | 17 | .... | Ill-health and to promote efficiency | Marcale, Miss F. K., Jr. 2nd Class Clerk, Dept. of Ind. Affairs | 1,100 00 | 1,077 77 | 366 36 | 12 |
| 1903 | 276 00 | 69 | 23 | .... | Ill-health and to promote efficiency | Marks, John, Letter Carrier | 600 00 | 600 00 | 276 00 | 12 |
| 1882 | 196 00 | 34 | 14 | .... | Ill-health | Marter, W. P., Excise Officer, Simcoe | 700 00 | 700 00 | 195 96 | 12 |
| 1906 | 156 00 | 51 | 26 | .... | In the public interest | Martin, Jules G., Lightkeeper, Little Metis, Que. | 300 00 | 300 00 | 156 00 | 12 |
| 1915 | 1,516 66 | 64 | 42 | .... | Age and failing health | Mason, Frederick, Excise Officer Inland Revenue, Perth | 2,200 00 | 2,166 66 | 1,516 56 | 12 |
| 1904 | 405 00 | 62 | 30 | .... | Age and ill-health | Masson, E., Quarantine Station, Grosse Isle | 675 00 | 675 00 | 236 25 | 7 |
| 1915 | 1,368 88 | 77 | 62 | .... | Age | Matthew, Geo. F., Custom's Surveyor, St. John, N.B | 2,000 00 | 1,955 55 | 1,368 84 | 12 |
| 1919 | 1,680 00 | 67 | 45 | .... | Age and ill-health | Matthews, Jno. S., Asst. Postmaster, Hamilton | 2,400 00 | 2,400 00 | 1,680 00 | 12 |
| 1919 | 1,232 78 | 74 | 37 | .... | Age | Maxwell, S. R., clerk, Office Supt. Ry. Mail Service | 1,800 00 | 1,761 11 | 719 11 | 7 |
| 1916 | 696 00 | 50 | 29 | .... | Age | May, Ida M., Clerk, Post Office Dept. | 1,200 00 | 1,200 00 | 696 00 | 12 |
| 1909 | 672 00 | 66 | 43 | .... | Age and defective eyesight | Menzies, Augustus, Ry. Mail Clerk, Montreal District | 960 00 | 960 00 | 672 00 | 12 |
| 1917 | 1,960 00 | 61 | 45 | .... | Age and failing health | Mercer, Wm. O., Asst. Postmaster, Ottawa | 2,800 00 | 2,800 00 | 1,959 96 | 12 |
| 1888 | 320 00 | 46 | 18 | 2 | Abolition of office | Mickleburg, F. H., Ocean Mail Clerk | 800 00 | 800 00 | 319 92 | 12 |
| 1903 | 216 00 | 54 | 18 | .... | Failing eyesight | Miggins, M., Letter Carrier, Montreal | 600 00 | 600 00 | 216 00 | 12 |
| 1889 | 280 00 | 40 | $5\frac{9}{12}$ | $4\frac{3}{12}$ | To promote efficiency and economy | Miller, H. J., Assistant Collector, Slides and Booms, Que. | 1,400 00 | 1,400 00 | 279 96 | 12 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1907 | 687 20 | 61 | 31 | .... | Age and ill-health | Miller, John G., Railway Mail Clerk, New Brunswick | 1,160 90 | 1,108 39 | 687 12 | 12 |
| 1917 | 2,026 11 | 76 | 44 | .... | Age and to promote efficiency | Miller, Wm. F., Inspector, Inland Revenue, Toronto | 2,900 00 | 2,894 44 | 2,026 08 | 12 |
| 1907 | 240 45 | 60 | 37 | .... | Age and ill-health | Milne, Chas., Lock Labourer, Rideau Canal | 343 50 | 343 50 | 240 36 | 12 |
| 1907 | 328 56 | 63 | 24 | .... | Age and ill-health | Mitchell, W. F., Letter Carrier, Montreal | 684 51 | 684 51 | 328 56 | 12 |
| 1906 | 1,231 27 | 65 | 35 | .... | Age | Maloney, Daniel, Asst. Post Office Inspector, London | 1,800 00 | 1,758 96 | 1,231 20 | 12 |
| 1909 | 466 91 | 51 | 26 | .... | Ill-health | Monkman, A. H., Clerk, Toronto Post Office | 900 00 | 897 91 | 466 80 | 12 |
| 1912 | 360 49 | 47 | 21 | .... | Ill-health and failing eyesight | Moore, T. E., Jr., 2nd Class Clerk, Montreal, P.O | 900 00 | 858 33 | 360 48 | 12 |
| 1904 | 72 00 | 45 | 18 | .... | Abolition of office | Morris, Chas. E., Sub-collector of Customs, Harbourville, N.S | 200 00 | 200 00 | 78 00 | 13 |
| 1918 | 582 18 | 61 | 31 | .... | Age | Morrisey, Jno., Messenger, Post Office, Kingston | 939 00 | 939 00 | 582 12 | 12 |
| 1901 | 263 12 | 67 | 26 | .... | Age and failing health | Mosier, L., Lock-tender, Welland Canal | 506 00 | 506 00 | 263 04 | 12 |
| 1909 | 810 66 | 51 | 32 | .... | Abolition of office | Mulhern, M. M., Collector of Inland Revenue and Inspector of Electricity, Cornwall | 1,300 00 | 1,266 60 | 810 60 | 12 |
| 1912 | 288 34 | 63 | 30 | .... | Age | Mullin, Thos., Lock Labourer, Williamsburg Canal | 411 92 | 411 92 | 288 24 | 12 |
| 1914 | 532 10 | 61 | 36 | .... | Age and ill-health | Mundy, W. A., Letter Carrier, Hamilton | 939 00 | 886 83 | 532 08 | 12 |
| 1918 | 770 00 | 72 | 37 | .... | Age and failing health | Munro, Hugh D., Excise Office, Yarmouth, N.S | 1,100 00 | 1,100 00 | 769 92 | 12 |
| 1909 | 595 20 | 57 | 31 | .... | Ill-health | Murphy, John, Ry. Mail Clerk, Montreal District | 960 00 | 960 00 | 595 20 | 12 |
| 1901 | 416 00 | 40 | 26 | .... | " | Murphy, Wm., 2nd Class, R. M., Clerk | 800 00 | 800 00 | 415 92 | 12 |
| 1915 | 888 89 | 59 | 35 | .... | " | Murray, Alexander, Ry. Mail Clerk, St. John | 1,400 00 | 1,388 89 | 888 84 | 12 |
| 1919 | 1,120 00 | 52 | 30 | .... | Ill-health | Murray, J. P., Clerk, P.O. Inspectors' Office, London | 1,600 00 | 1,600 00 | 653 31 | 7 |
| 1916 | 654 38 | 65 | 38 | .... | Age and failing health | Myers, Robt., Letter Carrier, Grade F., Halifax | 939 00 | 934 83 | 654 36 | 12 |
| 1918 | 1,680 00 | 67 | 48 | .... | Age and to promote efficiency | McCaffry, Jas. R., Survey of Customs, Toronto | 2,400 00 | 2,400 00 | 1,680 00 | 12 |
| 1900 | 480 00 | 58 | 30 | .... | Pyhsical infirmity | McClive, John, Landing Waiter, St. Catherines | 800 00 | 800 00 | 480 12 | 9 |
| 1916 | 572 00 | 54 | 26 | .... | Ill-health | McCormick, Edgar, Customs, Annapolis Royal | 1,100 00 | 1,100 00 | 571 92 | 12 |
| 1892 | 285 60 | 67 | 34 | .... | Age and physical debility | McDougall, L., Light-keeper, Ingonish, N.S | 420 00 | 420 00 | 166 60 | 7 |
| 1915 | 945 00 | 63 | 27 | .... | Age and ill-health | McElroy, James, Div. H. Privy Council | 1,800 00 | 1,750 00 | 945 00 | 12 |
| 1907 | 2,240 00 | 61 | 28 | .... | Age and to promote efficiency | McGee, John J., Clerk of the Privy Council | 4,000 00 | 4,000 00 | 2,240 00 | 12 |
| 1906 | 280 00 | 60 | 35 | .... | Age | McGie, Donald B., Sub-collector of Customs, Esquimaux, Que | 400 00 | 400 00 | 279 56 | 12 |
| 1918 | 1,470 00 | 72 | 35 | .... | Age and to promote efficiency | McGirr, Jno., Clerk, Indian Affairs Dept | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1907 | 176 00 | 64 | 23 | .... | Age | McIsaac, D. J., Caretaker Quarantine Stn., Pt. Edward, Sydney | 400 00 | 400 00 | 176 00 | 12 |
| 1913 | 449 75 | 75 | 36 | .... | Age and bodily infirmity | McKay, C. S., Light-keeper on Battle Island, Ont | 680 00 | 642 | 524 58 | 14 |
| 1914 | 290 40 | 69 | 33 | .... | Age | McKay, Robie, Light-keeper North Canso | 440 00 | 440 00 | 290 40 | 12 |
| 1917 | 1,560 00 | 55 | 30 | .... | Abolition of office | *McKenna, J. A. J., Inspector of Indian Schools | 2,600 00 | 2,600 00 | 260 00 | 2 |
| 1917 | 952 00 | 76 | 34 | .... | Age and to promote efficiency | McKenzie, Archibald, Collector of Customs, Campbellton | 1,400 00 | 1,400 00 | 951 96 | 12 |
| 1919 | 544 62 | 63 | 29 | .... | Age and failing health | McKeown, J. A., Letter Carrier, Hamilton | 939 00 | 939 00 | 596 42 | 14 |
| 1918 | 319 38 | 59 | 37 | .... | Abolition of office | McLaren, Duncan, Slidemaster, Portage du Fort | 456 25 | 456 25 | 319 32 | 12 |
| 1910 | 1,155 00 | 54 | 20 | .... | To promote efficiency and economy | McMahon, Wm., Asst. King's Printer and Comptr. of Stationery | 3,000 00 | 2,887 50 | 1,155 00 | 12 |
| 1904 | 342 83 | 41 | 17 | .... | Ill-health | McMeeken, Miss L. D., Jr. 2nd Class Clerk, Dept. of the Interior | 1,050 00 | 1,008 33 | 342 84 | 12 |
| 1903 | 560 00 | 60 | 39 | .... | Age | McMillan, Robert P., Sub-collector of Customs, Cardinal, Ont | 800 00 | 800 00 | 559 92 | 12 |
| 1913 | 482 02 | 59 | 28 | .... | Ill-health | McMordie, A., Letter Carrier, Toronto | 860 75 | 860 75 | 481 92 | 12 |
| 1909 | 368 29 | 49 | 25 | .... | " | McNair, W. C., Letter Carrier, Toronto | $2.25 p. d. | 736 58 | 368 28 | 12 |
| 1911 | 1,470 00 | 71 | 36 | .... | Age | McNicol, John, Clerk, 2nd Div. Sub-div. A, Finance Dept | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1897 | 700 00 | 56 | 25 | .... | Ill-health | McPherson, A. F., Accountant, Inland Revenue, Hamilton | 1,400 00 | 1,400 00 | 699 96 | 12 |
| 1899 | 288 00 | 45 | 18 | .... | Defective eyesight | McRobert, W. H., 2nd Class Railway Mail Clerk, Halifax | 800 00 | 800 00 | 288 00 | 12 |
| 1909 | 372 00 | 54 | 31 | .... | Loss of memory | McShane, J. F., Letter Carrier, Montreal | 600 00 | 600 00 | 372 00 | 12 |
| 1918 | 1,960 00 | 66 | 41 | .... | Age and failing health | McSween, Jas., Collector of Inland Revenue, Windsor, Ont | 2,800 00 | 2,800 00 | 1,959 96 | 12 |
| 1907 | 552 00 | 60 | 23 | .... | Age and to promote efficiency | McTaggart, John, Dominion Lands Office, Winnipeg | 1,200 00 | 1,200 00 | 552 00 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1911 | 1,007 20 | 77 | 40 | | Age | *Nash, Samuel C., Collector Inland Revenue, Charlottetown, P.E.I | 1,500 00 | 1,436 11 | 167 86 | 2 |
| 1906 | 1,241 74 | 58 | 39 | | Ill-health | Nelligan, D., Asst. P. O. Inspector, Montreal | 1,800 00 | 1,771 14 | 1,241 64 | 12 |
| 1917 | 700 00 | 67 | 36 | | Age and failing health | Nesbitt, Margaret W., Clerk Post Office, Windsor | 1,000 00 | 1,000 00 | 699 96 | 12 |
| 1916 | 302 43 | 68 | 38 | | Age and physical infirmity | Nevins, N., Lock labourer, Hogsback Station, Rideau | 440 00 | 432 05 | 302 40 | 12 |
| 1906 | 476 44 | 64 | 32 | | Age and infirmity | Newbigging, Thomas L., Landing Waiter, Bridgeburg | 750 00 | 744 44 | 476 40 | 12 |
| 1909 | 600 00 | 43 | 25 | | Ill-health | Newberry, C. W., Clerk, Victoria P. O | 1,200 00 | 1,200 00 | 600 00 | 12 |
| 1897 | 207 61 | 43 | 13 | | To promote efficiency and economy | Newberry, J. M., 3rd Class Clerk, Belleville Post Office | 800 00 | 798 86 | 207 60 | 12 |
| 1917 | 1,560 30 | 70 | 42 | | Failing health | Newcomb, Geo. H., Clerk, Interior Dept | 2,400 00 | 2,229 50 | 1,560 24 | 12 |
| 1907 | 404 60 | 62 | 43 | | Age and to promote effieicney | Newman, John J., Lockmaster, Rideau Canal | 578 00 | 578 00 | 404 52 | 12 |
| 1914 | 297 30 | 62 | 42 | | Age | Newsome, A. E., Lockmaster, Kilmarnock Lock, Rideau | 660 00 | 424 73 | 272 47 | 11 |
| 1911 | 1,120 00 | 60 | 39 | | Age and ill-health | Newby, Frank, Clerk, Dept. Inland Revenue | 1,600 00 | 1,6 0 00 | 1,119 96 | 12 |
| 1912 | 458 23 | 57 | 37 | | Failing health | Nicholson, James Letter Carrier, London | 860 75 | 848 58 | 458 16 | 12 |
| 1919 | 1,120 00 | 73 | 40 | | Age | Nicholson, Vernon C., Clerk, Secretary of State Dept | 1,600 00 | 1,600 00 | 746 64 | 8 |
| 1912 | 637 00 | 61 | 26 | | Age and ill-health | Nolet, J. G., Railway Mail Clerk, Quebec, Division | 1,300 00 | 1,225 00 | 636 96 | 12 |
| 1897 | 156 00 | 38 | 13 | | Insanity | Nugent, James, Letter Carrier, Montreal | 600 00 | 600 00 | 156 00 | 12 |
| 1912 | 286 22 | 75 | 40 | | Age | Nunn, George, Lightkeeper, Sydney Bar, N.B | 440 00 | 393 33 | 286 20 | 12 |
| 1912 | 1,464 16 | 68 | 51 | | Failing health | O'Brien, W. D., Clerk Sub-division A, 2 Div. P. O. Dept | 2,100 00 | 2,091 66 | 1,464 12 | 12 |
| 1904 | 368 00 | 57 | 23 | | Ill-health | O'Connor, Mrs. Eleanor, 3rd Class Clerk, Windsor, Ont., P. O | 800 00 | 800 00 | 367 92 | 12 |
| 1917 | 1,650 83 | 63 | 43 | | Age and failing health | O'Connor, Jno. F., Asst. P. O. Inspector, Saskatoon | 2,500 00 | 2,358 33 | 1,650 72 | 12 |
| 1918 | 1,497 23 | 60 | 36 | | " and ill-health | O'Donoghue, D., Chief Clerk, Montreal Post Office | 2,200 00 | 2,138 89 | 1,497 24 | 12 |
| 1916 | 952 00 | 61 | 34 | | " and failing health | O'Dowd, F., Railway Mail Clerk, Quebec | 1,400 00 | 1,400 00 | 951 96 | 12 |
| 1914 | 357 29 | 73 | 39 | | " " | O'Gorman, Cornelius, Asst. Lock-master, Welland Canal | 510 41 | 510 41 | 357 24 | 12 |
| 1887 | 520 00 | 52 | 23 | 3 | Ill-health | O'Hara, James, Marine Mail Clerk | 1,000 00 | 1,000 00 | 519 96 | 12 |
| 1914 | 920 00 | 61 | 32 | | Age and failing health | O'Leary, Thos. Jos., Excise Off., Inland Revenue, Toronto | 1,500 00 | 1,437 50 | 919 92 | 12 |
| 1919 | 2,100 00 | 79 | 49 | | Age | O'Meara, D. D. Inspector of Customs, Quebec | 3,000 00 | 3,000 00 | 2,100 00 | 12 |
| 1906 | 451 00 | 70 | 40 | | Ill-health | O'Meara, M. Messenger, Lon'on, P.O | 704 25 | 644 35 | 459 96 | 12 |
| 1919 | 980 00 | 71 | 49 | | Age | O'Meara, T. J. Ry. Mail Clerk, London | 1,400 00 | 1,400 00 | 816 60 | 10 |
| 1889 | 1,400 00 | 63 | 41 | | Age and ill-health | O'Neill, John, Collector Lachine Canal Tolls | 2,000 00 | 2,000 00 | 1,399 92 | 12 |
| 1913 | 409 11 | 63 | 36 | | " " | Orchard, L. D., Light keeper at Ragged Island Harbour, N.S | 600 00 | 584 44 | 409 08 | 12 |
| 1915 | 972 22 | 71 | 39 | | " failing health | O'Regan, W. H., Ry. Mail Clerk, Montreal | 1,400 00 | 1,388 89 | 972 12 | 12 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1909 | 272 01 | 63 | 17 | | Age and failing health | O'Reilly, Miss M. A., Clerk, P.O. Inspector's Office, Que | 800 00 | 800 00 | 271 92 | 12 |
| 1913 | 499 24 | 58 | 29 | | Ill-health | Ouellet, F. X., Letter Carrier, Quebec | 860 75 | 860 75 | 499 20 | 12 |
| 1912 | 490 00 | 74 | 38 | | Age | Owen, Charles, Sub-collector Customs, Georgetown, P.E.I | 700 00 | 700 00 | 489 96 | 12 |
| 1907 | 1,400 00 | 66 | 45 | | " | *Palmer, J. L., Asst. Postmaster, Montreal | 2,000 00 | 2,000 00 | 116 66 | 11 |
| 1917 | 470 16 | 66 | 38 | | Age | Papineau, Louis, Bridge Keeper, Chambly Canal | 671 66 | 671 66 | 470 16 | 12 |
| 1919 | 1,312 50 | 57 | 36 | | To promote efficiency | Parish, G. H., Clerk, Post Office Dept | 2,050 00 | 1,875 00 | 984 33 | 9 |
| 1914 | 741 00 | 80 | 27 | | Age and to promote efficiency | Park, Robt. H., Senior Clerk, Customs, Hamilton | 1,500 00 | 1,372 22 | 741 00 | 12 |
| 1909 | 1,190 00 | 65 | 40 | | " | Parker, Lewis, Accountant, Asst. Receiver General's Office Halifax | 1,700 00 | 1,700 00 | 1,189 92 | 12 |
| 1908 | 2,772 00 | 75 | 33 | | " | Parmelee, W.G., Deputy Minister of Trade and Commerce, and Chief Controller of Chinese Immigration | 4,200 00 | 4,200 00 | 2,772 00 | 12 |
| 1910 | 336 64 | 53 | 22 | | Ill-health | *Pate, W. R., Letter Carrier, London | 860 75 | 765 68 | 308 55 | 11 |
| 1915 | 1,193 80 | 65 | 36 | | Age | Patterson, Thomas, 1st Class "A" Ry. Mail Ser., Toronto | 1,800 00 | 1,705 56 | 1,193 88 | 12 |
| 1907 | 312 00 | 61 | 26 | | " and ill-health | Payne, Edward, Letter Carrier, Halifax | 600 00 | 600 00 | 312 00 | 12 |
| 1909 | 237 50 | 64 | 25 | | " | Payne, M., Sub-collector of Customs, Port Stanley, Ont | 600 00 | 475 00 | 237 48 | 12 |
| 1904 | 1,380 00 | 57 | 23 | | Abolition of office | Pearce, Wm., Chief Inspector, Dom. Land Surveys | 3,000 00 | 3,000 00 | 1,380 00 | 12 |
| 1912 | 432 60 | 60 | 41 | | Age and ill-health | Pearson, W. O., Lockmaster at Poonamalic Lock Station, Rideau Canal | 756 00 | 618 00 | 432 60 | 12 |
| 1918 | 1,190 00 | 67 | 36 | | " and to promote efficiency | Pearson, Wesley, Preventive Officer, Customs, Toronto | 1,700 00 | 1,700 00 | 1,189 92 | 12 |
| 1910 | 560 00 | 60 | 35 | | " | *Pense, J. P., Jr. 3rd Class Clerk, Kingston P.O | 800 00 | 800 00 | 466 60 | 10 |
| 1917 | 469 50 | 65 | 25 | | Age | Perkins, Francis N., Letter Carrier, St. John | 939 00 | 939 00 | 469 44 | 12 |
| 1911 | 1,323 55 | 67 | 32 | | " and failing health | Perrin, M. E., Asst. French Translator, House of Commons | 2,100 00 | 2,068 05 | 1,323 48 | 12 |
| 1910 | 322 00 | 78 | 44 | | Age | Peters, J. G., Light-keeper, Low Point, N.S | 460 00 | 460 00 | 321 96 | 12 |
| 1912 | 716 44 | 73 | 30 | | Ill-health | Peters, W. N., Railway Mail Clerk, Montreal division | 1,250 00 | 1,194 08 | 716 40 | 12 |
| 1920 | 928 00 | 68 | 29 | | Age and in the interests of efficiency and economy | Philibert, J. E., clerk, Office Supt. Ry. Mail Service Quebec | 1,600 00 | 1,600 00 | 77 33 | 1 |
| 1898 | 295 62 | 59 | 30 | | Ill-health | Pilson, Hy., Lockmaster, Rideau Canal | 492 70 | 492 70 | 295 56 | 12 |
| 1899 | 520 00 | 60 | 20 | | Age and incapacity | Piper, H., Inspector Weights and Measures, Toronto | 1,300 00 | 1,300 00 | 519 96 | 12 |
| 1910 | 496 00 | 56 | 31 | | Ill-health | Plamondon, O., Sr. 3rd Class Clerk, Quebec Post Office | 800 00 | 800 00 | 495 96 | 12 |
| 1897 | 264 00 | 41 | 22 | | Ill-health | Plante, Gaspard, Letter Carrier, Montreal Post Office | 600 00 | 600 00 | 264 00 | 12 |
| 1899 | 256 00 | 40 | 16 | | " | Plouffe, F. X., 3rd Class Clerk | 800 00 | 800 00 | 255 96 | 12 |
| 1900 | 300 00 | 71 | 25 | | Age and to promote efficiency | Plumpton, G. W., Letter, Carrier, St. John, N.B | 600 00 | 600 00 | 300 00 | 12 |
| 1907 | 296 33 | 42 | 14 | | Failing eyesight | Plunkett, Joseph, M., Clerk Privy Council Office | 1,100 00 | 1,058 33 | 296 28 | 12 |
| 1902 | 170 33 | 59 | 32 | | Ill-health | Poirier, A., Lockmaster, Carillon Canal | 266 14 | 266 14 | 170 28 | 12 |
| 1913 | 1,134 00 | 69 | 27 | | Age and failing health and to promote efficiency | Polkinghorne, John A., Clerk of Sessional Papers, House of Commons | 2,100 00 | 2,100 00 | 1,134 00 | 12 |
| 1901 | 520 00 | 48 | 26 | | Ill-health | Poole, H., 2nd Class Clerk, Ottawa, P.O | 1,000 00 | 1,000 00 | 519 96 | 12 |
| 1918 | 1,470 00 | 60 | 45 | | Age and failing health | Pope, Chas., Clerk, Post Office Dept., Ottawa | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1912 | 210 00 | 61 | 37 | | Age | Porter, E. H., Sub-collector Customs, Port Wade, N.S | 300 00 | 300 00 | 210 00 | 12 |
| 1918 | 1,540 00 | 73 | 55 | | Age | Potter, M. J., Asst.-Postmaster, St. John, N.B | 2,200 00 | 2,200 00 | 1,539 96 | 12 |
| 1913 | 4,900 00 | 70 | 39 | | " and abolition of office | Pottinger, David, late Assistant Chairman of Government Railways Managing Board | 7,000 00 | 7,000 00 | 4,899 96 | 12 |
| 1897 | 357 06 | 52 | 15 | | To promote efficiency and economy | Powell, John, 3rd Class Clerk, Belleville Post Office | 1,190 27 | 1,190 27 | 357 00 | 12 |
| 1915 | 1,069 44 | 44 | 25 | | Ill-health | Powell, Arthur Ed., Asst. Acct., Agriculture | 2,300 00 | 2,138 89 | 712 96 | 8 |
| 1919 | 1,120 00 | 58 | 43 | | Ill-health | Power, F. J., Clerk, Post Office, Halifax | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1917 | 1,050 00 | 64 | 36 | | Age | Power, John R., Preventive Officer, Customs, Halifax | 1,500 00 | 1,500 00 | 1,137 50 | 13 |
| 1916 | 700 00 | 76 | 48 | | " | Proper, F. S., Collector of Customs, Hemmingford, Que | 1,000 00 | 1,000 00 | 700 03 | 12 |
| 1914 | 1,034 44 | 64 | 39 | | In the public interest | Pryor, Oswald, Chief Clerk Customs, Halifax | 1,600 00 | 1,477 77 | 1,034 40 | 12 |
| 1885 | 420 00 | 47 | 30 | | Ill health | Radcliffe, R., Clerk, Customs, Guelph | 700 00 | 700 00 | 420 00 | 12 |

AN ACCOUNT of all allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1915 | 604 00 | 61 | 24 | .... | Age | Ralph, Arthur R. F., Curator Senate Reading Room, Ottawa | 1,350 00 | 1,258 33 | 603 96 | 12 |
| 1917 | 924 00 | 58 | 33 | .... | Ill health | Ramsey, W. J., Ry. Mail Clerk, Toronto | 1,400 00 | 1,400 00 | 924 00 | 12 |
| 1917 | 308 00 | 71 | 44 | .... | Age | Ranahan, Peter M., Light-keeper, Sea Cow Head, P.E.I | 440 00 | 440 00 | 307 92 | 12 |
| 1897 | 1,024 00 | 48 | 16 | .... | To promote efficiency and economy | Reed, Hayter, Deputy Superintendent General of Indian Affairs | 3,200 00 | 3,200 00 | 1,023 96 | 12 |
| 1912 | 602 52 | 64 | 38 | .... | Age and ill health | Reeves, C., Letter Carrier, Toronto P.O | 860 75 | 860 75 | 602 52 | 12 |
| 1914 | 539 75 | 69 | 32 | .... | Age | *Reid, Wm., Preventive Officer, Toronto | 900 00 | 862 50 | 133 77 | 13 |
| 1917 | 108 00 | 75 | 27 | .... | " | *Rennie, Geo., Asst. Inspector, Inland Revenue, London | 200 00 | 200 00 | 99 00 | 11 |
| 1917 | 910 00 | 60 | 38 | .... | Age and failing health | Renton John L., Ry. Mail Clerk Winnipeg | 1,300 00 | 1,300 00 | 909 96 | 12 |
| 1914 | 420 00 | 68 | 36 | .... | Age | Richard, Alphonse, Light keeper, Quebec | 600 00 | 600 00 | 420 00 | 12 |
| 1906 | 388 19 | 50 | 22 | .... | Ill-health | Richardson, William, Railway Mail Clerk, Toronto District | 900 00 | 882 26 | 388 20 | 12 |
| 1902 | 534 65 | 71 | 34 | .... | Ill-health and infirmity | Richey, W. M., Lockmaster, Smith's Falls | 786 25 | 783 25 | 534 60 | 12 |
| 1910 | 1,190 00 | 65 | 38 | .... | Age | Ridout, J. G. Accountant, A. R. G's Office, Toronto | 1,700 00 | 1,700 00 | 1,189 92 | 12 |
| 1902 | 260 00 | 53 | 26 | .... | Ill-health | Rivers, Robt., Light-keeper, Miscou, N.B | 500 00 | 500 00 | 259 92 | 12 |
| 1920 | 266 00 | 77 | 46 | .... | Age | Robinson, M., Shediac Island Range Lights | 380 00 | 380 00 | 44 32 | 2 |
| 1907 | 350 00 | 68 | 35 | .... | Age and bodily infirmity | Roddick, Robert, Lighthouse Keeper, Gull Island, Ont | 500 00 | 500 00 | 291 60 | 10 |
| 1916 | 540 00 | 79 | 30 | .... | Age | Rogerson, John, Preventive Officer, St. John | 900 00 | 900 00 | 540 00 | 12 |
| 1908 | 175 00 | 72 | 45 | .... | " | Root, Albert, Keeper of Light, Grenadier Island, Ont | 250 00 | 250 00 | 175 11 | 12 |
| 1915 | 420 00 | 69 | 37 | .... | " | Ross, Elijah, Light-keeper, Negro Pt., N.B | 600 00 | 600 00 | 420 00 | 12 |
| 1917 | 1,458 33 | 55 | 35 | .... | Ill-health | Ross, H. C., Clerk, Indian Affairs Dept | 2,100 00 | 2,083 33 | 1,458 24 | 12 |
| 1914 | 893 41 | 64 | 34 | .... | Age and impaired health | Ross, John D., Ry. Mail Clerk, Nova Scotia | 1,400 00 | 1,313 84 | 893 40 | 12 |
| 1920 | 2,339 16 | 67 | 35 | .... | Age and ill-health | Rothwell, T. G., Law Clerk, Interior Dept | 3,500 00 | 3,341 66 | 1,364 51 | 7 |
| 1913 | 608 00 | 58 | 19 | .... | Ill-health | Rouleau, Alfred, Sub.-div. B, 2nd Div., Public Works | 1,600 00 | 1,600 00 | 557 26 | 11 |
| 1917 | 756 00 | 72 | 27 | .... | Age and failing eyesight | Rousseau, H. B., Ry. Mail Clerk, Quebec | 1,400 00 | 1,400 00 | 756 00 | 12 |
| 1913 | 659 21 | 70 | 26 | .... | Ill-health | Routhier, A. A., Railway Mail Clerk, Quebec District | 1,400 00 | 1,267 72 | 659 16 | 12 |
| 1890 | 93 12 | 40 | 16 | .... | " | Roy, Joseph, Lockman, Beauharnois Canal | 290 83 | 290 83 | 93 12 | 12 |
| 1895 | 140 64 | 67 | 24 | .... | Ill-health | Roy, M., Lockman, Beauharnois Canal | 293 00 | 293 00 | 23 44 | 2 |
| 1895 | 672 00 | 43 | 28 | .... | To promote efficiency | Russell, A. J. H., Department of Public Works | 1,200 00 | 1,200 00 | 672 00 | 12 |
| 1915 | 1,245 75 | 71 | 33 | .... | Age and to promote efficiency | Russell, Wm., Div. II "A" Dept. of Customs, Ottawa | 1,950 00 | 1,887 50 | 1,245 72 | 12 |
| 1917 | 560 00 | 76 | 28 | .... | Age and ill-health | Rutland, S. A., Preventive Officer, Customs, Toronto | 1,000 00 | 1,000 00 | 559 92 | 12 |
| 1910 | 1,063 60 | 76 | 43 | .... | Age | Samson, Jos., Inspector of Steamboat Boilers and Machinery, Quebec | 1,600 00 | 1,519 44 | 1,063 38 | 12 |
| 1907 | 1,003 00 | 65 | 32 | .... | " | Sancton, G. F. Clerk, Asst. Rec. General's Office, St. John, N.B. | 1,600 00 | 1,575 00 | 1,008 00 | 12 |
| 1903 | 201 25 | 50 | 35 | .... | Ill-health | Sargent Robert Lock Labourer. Rideau Canal | 287 50 | 287 50 | 201 24 | 12 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1918 | 182 00 | 69 | 40 | .... | Age | Saulnier, John. Lightkeeper, Church Point, N.S. | 260 00 | 260 00 | 181 92 | 12 |
| 1901 | 672 00 | 69 | 43 | .... | Age and failing health | Saulter, James, Railway Mail Clerk, Toronto | 960 00 | 960 00 | 672 00 | 12 |
| 1910 | 422 80 | 53 | 30 | .... | Ill-health | Scholes, Adam, Mail Transfer Agent, Toronto, P.O. | 782 50 | 704 66 | 422 76 | 12 |
| 1907 | 245 00 | 63 | 35 | .... | Age and ill-health | Scholfield, Fergus, Light-keeper, Port Maitland, Ont. | 350 00 | 350 00 | 244 92 | 12 |
| 1919 | 1,120 00 | 71 | 46 | .... | Age | Scott, Andrew, Preventive Officer, Customs, Toronto | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1903 | 504 00 | 67 | 21 | .... | Age and to promote efficiency | Scott, John, 2nd Class Clerk, Winnipeg Post Office | 1,200 00 | 1,200 00 | 504 00 | 12 |
| 1903 | 440 00 | 54 | 22 | .... | Ill-health | Scott, J. H., Jr., 2nd Class Clerk, Post Office-Department | 1,000 00 | 1,000 00 | 439 92 | 12 |
| 1919 | 480 52 | 70 | 26 | .... | Age and ill-health | Seale, Wm., Messenger, Dept. Indian Affairs | 1,000 00 | 924 07 | 428 81 | *10 |
| 1903 | 216 00 | 57 | 24 | .... | Ill-health | Seely, Neil, Light-keeper, Head Harbour, N.B. | 800 00 | 450 00 | 216 00 | 12 |
| 1909 | 540 00 | 71 | 24 | .... | Ill-health | Seymour, A. J. B., Clerk. Post Office, Department | 1,100 00 | 1,100 00 | 540 00 | 12 |
| 1909 | 343 33 | 78 | 24 | .... | Age | Sharp, D. M., Sub-collector, Customs, Toronto | 750 00 | 715 27 | 28 61 | 1 |
| 1914 | 1,856 25 | 75 | 27 | .... | " | Shakespeare, Noah, Postmaster, Victoria | 3,500 00 | 3,437 50 | 1,856 16 | 12 |
| 1917 | 768 06 | 71 | 36 | .... | " | Shaughnessy, John, Customs St. Stephen | 1,100 00 | 1,097 22 | 768 00 | 12 |
| 1888 | 403 20 | 44 | 21 | .... | Ill-health | Shaw, G. A., Railway Mail Clerk | 960 00 | 960 00 | 403 20 | 12 |
| 1913 | 389 00 | 51 | 18 | .... | " | Shaw, M. M., Clerk in Post Office Inspector's office, Quebec | 1,250 00 | 1,080 55 | 388 92 | 12 |
| 1919 | 736 28 | 52 | 29 | .... | Failing health | Shaw, Mary, Clerk, Interior Dept. | 1,360 00 | 1,269 44 | 396 75 | 5 |
| 1914 | 539 22 | 69 | 23 | .... | Age and ill-health | Sherritt, James ,Customs, Montreal | 1,200 00 | 1,172 23 | 539 16 | 12 |
| 1906 | 357 62 | 60 | 27 | .... | Ill-health | Short, W. S., Letter Carrier, London | 2.25 p. d. | 662 25 | 357 60 | 12 |
| 1899 | 840 00 | 57 | 35 | .... | " | Sims, J. C., 2nd Class Clerk, Montreal Post Office | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1913 | 475 00 | 75 | 30 | .... | Age and failing health | Slattery, Thomas, Asst. Inspector of Weights and Measures, Belleville District | 800 00 | 791 66 | 475 08 | 12 |
| 1908 | 481 00 | 50 | 26 | .... | Ill-health | Smith, E. L., Railway Mail Clerk, Montreal Division | 950 00 | 925 00 | 480 96 | 12 |
| 1913 | 546 00 | 52 | 27 | .... | " | Smith, Gertrude, Clerk, Hamilton Post Office | 1,200 00 | 1,011 11 | 546 00 | 12 |
| 1897 | 1,590 00 | 50 | 13 | 5 | Improving the Organization of the department | Smith, H. H. Commissioner of Dominion Lands Winnipeg, Man. | 4,000 00 | 4,416 66 | 1,590 00 | 12 |
| 1914 | 509 60 | 69 | 37 | .... | Age | Smith, John, Lockmaster, Cornwall Canal | 728 00 | 728 00 | 509 52 | 12 |
| 1902 | 980 00 | 52 | 35 | .... | Ill-health | Smith, J. Rose, 2nd Class Clerk. Post Office Dept. | 1,400 00 | 1,400 00 | 980 00 | 12 |
| 1916 | 1,470 00 | 69 | 41 | .... | Age | Soutter, A. R., Senate, Ottawa, Clerk of Minutes | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1918 | 1,248 33 | 58 | 38 | .... | Failing eyesight | Sparks, Robert, Clerk, Post Office Insp., Office, Toronto | 1,800 00 | 1,783 33 | 1,248 24 | 12 |
| 1918 | 1,680 00 | 54 | 36 | .... | Ill-health | Sparks, Geo. A. S., Clerk, Interior Dept., Ottawa | 2,500 00 | 2,400 00 | 1,680 00 | 12 |
| 1919 | 1,050 00 | 56 | 36 | .... | Ill-health | Spence, F. H., Excise Officer, Toronto | 1,500 00 | 1,500 00 | 1,050 00 | 12 |
| 1900 | 1,024 00 | 70 | 32 | .... | Age and ill health | Spence, John, Collector, Inland Revenue, Brantford | 1,600 00 | 1,600 00 | 1,023 96 | 12 |
| 1914 | 1,358 22 | 65 | 32 | .... | Age and failing health | Standish John G., Special Class Excise Officer, Belleville | 2,200 00 | 2,122 22 | 1,358 16 | 12 |
| 1911 | 2,155 42 | 67 | 40 | .... | Age | Steckel, L. J. R., Clerk, Dept. Public Works | 3,250 00 | 3,079 17 | 2,155 44 | 12 |
| 1919 | 1,120 00 | 61 | 36 | .... | " | Steele, E. Y., Clerk, Secretary of State Dept. | 1,600 00 | 1,600 00 | 1,119 96 | 12 |
| 1917 | 1,584 00 | 70 | 33 | .... | " | Steel, V. H., Clerk, Marine Dept. | 2,500 00 | 2,400 00 | 1,584 00 | 12 |
| 1909 | 921 83 | 59 | 32 | .... | Ill-health | Stein, L. F. L., Chief Clerk, Immigration Office, Quebec | 1,500 00 | 1,440 36 | 921 72 | 12 |
| 1905 | 452 21 | 51 | 23 | .... | Ill-health | Stewart, Chas. R., Railway Mail Clerk | 1,010 00 | 983 07 | 414 48 | 11 |
| 1919 | 2,794 16 | 68 | 40 | .... | Age | Stewart, Douglas, Inspector of Penitentiaries | 4,000 00 | 3,991 66 | 2,794 08 | 12 |
| 1892 | 495 60 | 54 | 33 | .... | Ill-health | Stewart, E. N. S., Tide Waiter, St. John | 750 60 | 750 00 | 495 00 | 12 |
| 1914 | 713 00 | 44 | 23 | .... | " | Stewart, Miss H. E., Accountant, Supreme Court, Justice | 1,660 00 | 1,550 00 | 712 92 | 12 |
| 1919 | 1,960 00 | 67 | 40 | .... | Age | *Stewart, Samuel, Asst. Secy. Dept. Indian Affairs | 2,800 00 | 2,800 00 | 979 98 | 6 |
| 1913 | 517 22 | 69 | 39 | .... | In the public interest | Stinson, Thos., Preventive Officer, Customs, St. Andrews, N.B. | 750 00 | 738 89 | 517 20 | 12 |
| 1919 | 980 00 | 75 | 38 | .... | Age | Stokes, Wm. Ry. Mail Clerk, Toronto | 1,400 00 | 1,400 00 | 980 00 | 12 |
| 1919 | 2,310 00 | 71 | 41 | .... | Age and ill-health | Storr, Ira. W., Clerk, Secretary of State Dept | 3,400 00 | 3,300 00 | 2,310 00 | 12 |
| 1904 | 620 00 | 75 | 31 | .... | Age | *Strong, Chas, W., Collector of Customs, Summerside, P.E.I. | 1,000 00 | 1,000 00 | 103 32 | 2 |
| 1902 | 1,458 33 | 61 | 35 | .... | Age and failing health | Sulte, Benjamin, Chief Clerk, Militia and Defence | 2,150 00 | 2,083 33 | 1,458 24 | 12 |
| 1916 | 224 00 | 77 | 35 | .... | Age | Sutherland, Geo. C., Light-keeper, Bathurst, N.B. | 320 00 | 320 00 | 223 92 | 12 |
| 1901 | 270 00 | 45 | 27 | .... | Age and failing health | Suthern, F., Fog Alarm-keeper, Briar Island | 500 00 | 500 00 | 270 00 | 12 |
| 1911 | 1,586 66 | 64 | 38 | .... | Age and ill-health | Symes, P. B., Chief Draughtsman in the Topographical Surveys Branch, Interior Dept. | 2,450 00 | 2,266 66 | 1,586 64 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc. —*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | | $ cts. | $ cts. | $ cts. | |
| 1915 | 1,750 00 | 74 | 40 | | Age | Talbot, Octave Z., Supt. Ry. Mail Service, Quebec | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1897 | 300 00 | 34 | 15 | | To promote economy | Tansey, D., 2nd Class Clerk, Office of P.O. Inspector, Montreal | 1,050 00 | 1,000 00 | 300 00 | 12 |
| 1901 | 228 00 | 66 | 19 | | Age | Taylor, Amos, Letter Carrier, Winnipeg | 600 00 | 600 00 | 228 00 | 12 |
| 1918 | 556 50 | 57 | 27 | | Ill-health | Taylor, Hugh W., Sub. Coll. Customs, Woodstock, N.B. | 1,100 00 | 1,030 55 | 556 44 | 12 |
| 1917 | 657 30 | 59 | 35 | | Failing health | Theakston, Major John, Letter Carrier, Halifax | 939 00 | 939 00 | 657 24 | 12 |
| 1904 | 696 00 | 59 | 29 | | Loss of eyesight | Thimens, Jos., Sr. 2nd Class Clerk, Montreal P.O | 1,200 00 | 1,200 00 | 696 00 | 12 |
| 1901 | 352 00 | 46 | 22 | | Ill-health | Thomas, G. A., 3rd class Clerk, Toronto P.O | 800 00 | 800 00 | 351 96 | 12 |
| 1910 | 2,234 15 | 68 | 38 | | Ill-health | Toller, Frederick, Comptroller of Currency | 3,470 00 | 3,191 65 | 2,234 04 | 12 |
| 1919 | 840 00 | 72 | 39 | | Age and failing health | Tomkins, Patrick, Deputy Collector, In. Rev., Halifax | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1913 | 1,635 00 | 65 | 30 | | Age | Toupin, F. X. J. A., District Inspector, Inland Revenue, Montreal District | 2,800 00 | 2,725 00 | 1,635 00 | 12 |
| 1919 | 668 88 | 80 | 60 | | Age | Tremaine, E. D., Col. Customs, Port Hood, N.S. | 1,000 00 | 955 55 | 613 14 | 11 |
| 1912 | 318 25 | 71 | 19 | | Age and ill-health | Tremaine, R. W., Customs Exam. Officer at Halifax, N.S | 900 00 | 837 50 | 318 34 | 12 |
| 1903 | 196 00 | 68 | 28 | | Age | Tremblay, Dorila, Light-keeper, Portneuf, P.Q | 350 00 | 350 00 | 195 96 | 12 |
| 1901 | 220 00 | 64 | 11 | | Age and ill-health | Tremblay, W. O. J., 2nd Class Clerk, Agriculture Dept | 1,000 00 | 1,000 00 | 219 96 | 12 |
| 1907 | 266 00 | 56 | 28 | | Ill-health | Turcotte, J. B., Seaman, Grosse Isle Quarantine Station | 475 00 | 475 00 | 265 92 | 12 |
| 1902 | 291 00 | 53 | 30 | | " | *Turcotte, X., Mate of Quarantine Station, Grosse Isle | 505 00 | 485 00 | 242 45 | 10 |
| 1912 | 1,120 00 | 66 | 40 | | Age | Turgeon, C. E., Clerk, Finance Dept | 1,600 00 | 1,600 00 | 1,120 00 | 12 |
| 1918 | 1,435 00 | 69 | 35 | | Age and failing health | Turner, H., Clerk, Interior Dept., Ottawa | 2,100 00 | 2,050 00 | 1,434 96 | 12 |
| 1906 | 187 15 | 53 | 25 | | Ill-health | Upper, A. H., Lock-tender, New Welland Canal | 374 30 | 374 30 | 187 08 | 12 |
| 1919 | 980 00 | 64 | 43 | | Age and failing eye sight | Vavasour, Edwin W., Clerk, Fredericton Post Office | 1,400 00 | 1,400 00 | 979 92 | 12 |
| 1911 | 1,981 38 | 57 | 42 | | Age | Venning, R. V., Superintendent of Fisheries, Dept. Marine and Fisheries | 3,000 00 | 2,830 54 | 1,981 32 | 12 |
| 1897 | 150 00 | 49 | 17 | | To promote efficiency and economy | Verreault, J. E., 3rd Class Clerk, Dept. of Public Works | 1,000 00 | 1,000 00 | 150 00 | 12 |
| 1917 | 1,256 11 | 66 | 46 | | Age | Vezina, Ulrich, Clerk, Post Office, Quebec | 1,800 00 | 1,794 44 | 1,256 04 | 12 |
| 1911 | 359 27 | 71 | 29 | | " | Violette, Frank, Sub-Collector of Customs, St. Leonard, N.B | 650 00 | 619 44 | 359 16 | 12 |
| 1885 | 408 00 | 60 | 17 | | Ill-health | Vradenburg, Henry, Clerk, Customs, St. John, N.B | 1,200 00 | 1,200 00 | 136 00 | 4 |
| 1897 | 208 00 | 34 | 13 | | To promote efficiency | Walker, Wm. B., 3rd Class Clerk, Belleville Post Office | 800 00 | 800 00 | 207 96 | 12 |
| 1906 | 432 00 | 46 | 27 | | Ill-health | Walker, W. H., 3rd Class Clerk, Halifax Post Office | 800 00 | 800 00 | 432 00 | 12 |
| 1907 | 1,750 00 | 60 | 42 | | Age and failing health | Wallace, J. J., General Freight Agent, I.C. Railway | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1905 | 1,642 08 | 62 | 43 | | Age and ill-health | *Walsh, Major John, Supt. Dead Letter Branch, P.O Dept | 2,400 00 | 2,345 83 | 136 84 | 1 |
| 1919 | 980 00 | 61 | 36 | | " | Walsh, Robert, Clerk, P.O., London | 1,400 00 | 1,400 00 | 571 62 | 7 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1897 | 374 00 | 53 | 17 | To promote efficiency and economy | Ward, Jas., Clerk, P.O. Inspector's Office, Barrie | 1,000 00 | 1,000 00 | 373 92 | 12 |
| 1915 | 648 17 | 57 | 35 | Ill-health | Ward, Joseph, Letter Carrier, "E" Grade, London | 939 00 | 925 96 | 648 12 | 12 |
| 1908 | 727 35 | 62 | 33 | Age and ill-health | Warwicker, F. S., Sr. 2nd Class Clerk, Ottawa, P.O | 1,150 00 | 1,102 07 | 727 32 | 12 |
| 1915 | 655 84 | 44 | 25 | Age | Warwicker, W. S., 2nd class "A", Victoria P.O | 1,400 00 | 1,311 66 | 655 80 | 12 |
| 1894 | 228 00 | 51 | 19 | " | Weatherbee, Jas. Howe, Letter Carrier, London, P.O | 600 00 | 600 00 | 228 00 | 12 |
| 1888 | 1,260 00 | 56 | 35 | " | Weatherly, H. S., 1st Class Clerk, Inside Service, P.O. Dept | 1,800 00 | 1,800 00 | 1,260 00 | 12 |
| 1912 | 512 00 | 53 | 32 | " | Webb, F. W., Ry. Mail Clerk, Montreal District | 800 00 | 800 00 | 511 92 | 12 |
| 1913 | 552 00 | 53 | 23 | " | Webber, E. M., Sub-div. A., 3rd Div. P.O. Dept | 1,200 00 | 1,200 00 | 552 00 | 12 |
| 1898 | 547 83 | 51 | 19 | Abolition of office | Webster, J. S., 1st Class Clerk, Marine and Fisheries | 1,441 67 | 1,441 67 | 456 50 | 10 |
| 1903 | 352 00 | 46 | 22 | Ill-health | Wheeler, F. C., 3rd Class Clerk, London, Ont | 800 00 | 800 00 | 351 96 | 12 |
| 1916 | 1,470 00 | 76 | 36 | Age and inability | Whitcher, A. H., Interior Dept | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1905 | 224 58 | 55 | 30 | Ill-health | White, Michael, Lockmaster, Welland Canal | $45 p. m. | 374 30 | 224 52 | 12 |
| 1912 | 840 00 | 57 | 39 | " | White, Nicholas, Clerk, Charlottetown, P.O | 1,200 00 | 1,200 00 | 840 00 | 12 |
| 1917 | 1,890 00 | 61 | 21 | Age | White, Robt. S., collector of Customs, Montreal | 4,500 00 | 4,500 00 | 1,890 00 | 12 |
| 1906 | 512 00 | 55 | 32 | Ill-health | White, W., 3rd Class Clerk, Quebec, P.O | 800 00 | 800 00 | 511 92 | 12 |
| 1901 | 364 00 | 73 | 28 | Age | Whiting, J. M. F., Tide Waiter, Customs, St. John, N.B | 650 00 | 650 00 | 363 96 | 12 |
| 1913 | 960 83 | 82 | 30 | " | *Whittaker, James E., Customs Appraiser, St. John, N.B | 1,700 00 | 1,601 39 | 320 24 | 4 |
| 1915 | 1,750 00 | 78 | 49 | Age and failing health | Whitaker, W. C., Asst. P.O. Inspector, St. John | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1915 | 875 73 | 69 | 40 | Age and ill-health | Wilkinson, Richard, 2nd Class Clerk, "A", Quebec, P.O | 1,350 00 | 1,251 04 | 875 04 | 12 |
| 1900 | 300 00 | 50 | 25 | Ill-health | Williams, Jos., Letter Carrier, Toronto | 600 00 | 600 00 | 300 00 | 12 |
| 1908 | 1,782 00 | 62 | 33 | Age and abolition of office | Williams, Thomas, Chief Accountant and Treasurer, I.C. Ry | 2,700 00 | 2,700 00 | 1,782 00 | 12 |
| 1902 | 174 00 | 58 | 29 | Ill-health | Williston, W. W., Light-keeper, Miramachi River, N.B | 300 00 | 300 00 | 174 00 | 12 |
| 1918 | 1,302 00 | 64 | 31 | Age and failing health | Wills, Geo. W., Chief Clerk, Ottawa Post Office | 2,200 00 | 2,100 00 | 1,302 00 | 12 |
| 1901 | 261 33 | 46 | 14 | Ill-health | Wilson, I. H., 2nd Class Clerk, Indian Affairs | 950 00 | 933 33 | 261 24 | 12 |
| 1909 | 380 30 | 55 | 27 | " | Wilson, John, Letter Carrier, Londoa, Ont | 704 25 | 704 25 | 380 28 | 12 |
| 1916 | 469 50 | 57 | 25 | Physical and mental infirmities | Wilson, R. T., Letter Carrier, Toronto | 939 00 | 939 00 | 469 44 | 12 |
| 1887 | 134 08 | 43 | 16 | Ill-health | Winters, W., Lock Labourer, Cornwall Canal | 419 00 | 419 00 | 134 04 | 12 |
| 1897 | 680 00 | 66 | 17 | Age | Witton, H. B., Inspector of Canal Revenue | 2,000 00 | 2,000 00 | 679 92 | 12 |
| 1918 | 1,470 00 | 62 | 47 | Age and to promote efficiency | Wood, E. B., Clerk, Privy Council Office | 2,100 00 | 2,100 00 | 1,470 00 | 12 |
| 1920 | 619 74 | 70 | 33 | Age and ill-health | Wood, Jno., Porter, P.O. Toronto | 939 00 | 939 00 | 154 92 | 3 |
| 1901 | 120 45 | 35 | 11 | " | Woodland, I. H., Letter Carrier, Toronto | 547 50 | 547 50 | 120 36 | 12 |
| 1917 | 1,734 45 | 54 | 36 | Ill-health | Wright Jos. Superintendent, Post Office, Toroato | 2,500 00 | 2,477 78 | 1,832 40 | 12 |
| 1912 | 720 00 | 59 | 31 | Failing health | York, Alex., Sub-div. A, 3rd Div., Post Office Department | 1,200 00 | 1,200 00 | 720 00 | 12 |
| 1919 | 840 00 | 59 | 30 | Failing health | *York Dunbar Ry. Mail Clerk, Ottawa | 1,400 00 | 1,400 00 | 406 45 | 5 |
| 1912 | 1,750 00 | 60 | 38 | Age and infirmity | Young, G. H., Inspector of Customs, Dept. of Customs | 2,500 00 | 2,500 00 | 1,749 96 | 12 |
| 1919 | 980 00 | 60 | 36 | Age and ill-health | Young, Geo. W., Ry. Mail Clerk, London | 1,400 00 | 1,400 00 | 489 96 | 6 |
| | | | | | Total | | | 517,245 18 | |

*Dead.

SUPERANNUATION FUND No. 2

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1918 | 431 94 | 64 | 23 | Age and ill-health | Begin, Ludger, Letter Carrier, Montreal | 939 00 | 939 00 | 645 49 | 18 |
| 1916 | 431 94 | 52 | 23 | Ill-health | Bernard, Henry, Letter Carrier, Londoa | 939 00 | 939 00 | 431 88 | 12 |
| 1917 | 1,120 00 | 62 | 20 | Age | Clappison, Thos., Inspector of Customs, Dundas | 2,800 00 | 2,800 00 | 1,119 96 | 12 |
| 1917 | 384 00 | 69 | 24 | Age | Davieau, P., Messenger, Agriculture Dept | 800 00 | 800 00 | 384 00 | 12 |
| 1917 | 817 78 | 54 | 23 | Failing health | Elson, E. B., Clerk, Calgary P.O | 1,800 00 | 1,777 78 | 817 68 | 12 |

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued.*

| Year when Superannuated | Annual Allowances | Age at Retirement | Number of Years' Service | Number of Years added | Cause of Retirement | Name and Nature of Service at Time of Retirement | Salary at Time of Retirement | Average salary three previous years | Amount paid during the Fiscal Year | Number of months paid |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | | | | | SUPERANNUATION FUND No. 2—*Concluded.* | $ cts. | $ cts. | $ cts. | |
| 1916 | 720 00 | 62 | 24 | ... | Age and physical infirmity | Foster, H., Excise, London | 1,500 00 | 1,500 00 | 720 00 | 12 |
| 1917 | 450 72 | 67 | 24 | ... | Age and failing health | Frank, R., Letter Carrier, Montreal | 939 00 | 939 00 | 450 72 | 12 |
| 1919 | 488 28 | 68 | 26 | ... | Age | Harrison G., Messenger P.O., St. John | 939 00 | 939 00 | 284 83 | 7 |
| 1912 | 327 08 | 53 | 19 | ... | Ill-health | Hoey, Wm., Letter Carrier, Hamilton | 860 75 | 860 75 | 327 00 | 12 |
| 1914 | 912 88<br>156 22 | 61 | (26<br>19) | ... | Age and in the Public Interest | Jamieson, S. B., Collector of Customs and Dep. Collector Inland Rev., Regina | 1,800 00<br>500 00 | 1,755 55<br>411 11 | 1,069 08 | 12 |
| 1919 | 700 00 | 47 | 25 | ... | Failing health | Kennedy, J. Clerk, P.O., Toronto | 1,400 00 | 1,400 00 | 699 96 | 12 |
| 1916 | 693 33 | 38 | 20 | ... | Ill-health | Kelly, M. D. Marine and Fisheries Dept | 1,750 00 | 1,733 33 | 693 24 | 12 |
| 1919 | 714 92 | 47 | 23 | ... | Abolition of office | Loftus, S. R. Clerk, Privy Council | 1,600 00 | 1,554 17 | 714 92 | 12 |
| 1917 | 450 72 | 65 | 24 | ... | Age and failing health | Macaulay, M. Clerk, P.O., St. John | 639 00 | 639 00 | 450 72 | 12 |
| 1913 | 313 80 | 43 | 18 | ... | Ill-health | Morgan, M. H., Porter, P.O., Vancouver | 871 66 | 871 66 | 313 80 | 12 |
| 1917 | 682 00 | 69 | 22 | ... | Age | McIntosh, J. F., Customs, Fernie | 1,550 00 | 1,550 00 | 681 96 | 12 |
| 1913 | 1,741 50 | 48 | 17 | 10 | Abolition of office | O'Brien, A. H., Law Clerk, House of Com | 3,350 00 | 3,225 00 | 1,741 44 | 12 |
| 1913 | 578 66 | 54 | 16 | ... | To promote efficiency | Osborne, F. A., Col. of Customs, Edmonton | 1,900 00 | 1,808 33 | 578 64 | 12 |
| 1916 | 1,512 00 | 61 | 18 | ... | Age | Phelan, Daniel, Dr., Kingston Penitentiary | 2,700 00 | 2,700 00 | 1,512 00 | 12 |
| 1913 | 452 83 | 48 | 19 | ... | Physical infirmity | Roe, Geo. H., Sub-Col. Customs, Union Bay | 1,200 00 | 1,191 66 | 452 76 | 12 |
| 1913 | 144 00 | 54 | 18 | ... | To promote efficiency | Ross, H. E., Dep. Col. Inland Rev., Prince Albert | 400 00 | 400 00 | 144 00 | 12 |
| 1917 | 643 90 | 60 | 24 | ... | Age and failing health | Rouillard, A., Ry. Mail Clerk, Quebec | 1,390 00 | 1,341 46 | 643 80 | 12 |
| 1911 | 384 00 | 44 | 16 | ... | Ill-health | Ryan, W. L., Clerk, Dept. Railways and Canals | 1,200 00 | 1,200 00 | 320 00 | 10 |
| 1914 | 376 11 | 53 | 21 | ... | Ill-health | Scott, Jno. L., Letter Carrier, Toronto | 939 00 | 895 50 | 376 08 | 12 |
| 1917 | 528 00 | 52 | 22 | ... | To promote efficiency | Shaw, Margaret, Clerk, Trade and Commerce | 1,200 00 | 1,200 00 | 528 00 | 12 |
| 1915 | 1,106 00 | 57 | 21 | ... | Ill-health | Trudel, J. B., Chief Translator, Senate | 2,800 00 | 2,633 33 | 1,105 92 | 12 |
| 1913 | 328 76 | 48 | 19 | ... | Ill-health | Wood, S. J., Letter Carrier, Winnipeg | 939 00 | 865 16 | 328 68 | 12 |
| 1915 | 436 33 | 65 | 17 | ... | Age and ill-health | Young, R. St. B., Clerk, P.O., Toronto | 1,400 00 | 1,283 33 | 436 32 | 12 |
| | | | | | | Total Allowances | | | 17,972 88 | |
| | | | | | | *Refunds of Abatements* | | | | |
| | | | | | | Brown, Jas. T | | | 979 26 | |
| | | | | | | Beaulieu, J. B | | | 632 56 | |
| | | | | | | Grand Total | | | 19,584 70 | |

## List of Persons Superannuated during the Fiscal Year, 1919–20.

| | $ cts. |
|---|---|
| Allan, Robert | 547 78 |
| Anderson, W. P. | 2,800 00 |
| Beatty, W. J. | 1,503 50 |
| Bennett, John | 657 30 |
| Benson, Martin | 1,755 83 |
| Binks, Geo. J | 2,345 00 |
| Blair, H. C. | 2,085 42 |
| Brenot, H. A. | 889 10 |
| Brown, J. H. | 1,697 50 |
| Butler, R. J. | 1,238 08 |
| Clark, James S. | 756 00 |
| Claude, Benjamin | 280 00 |
| Coldwell, A. B. | 866 67 |
| Colson, Frederick | 2,345 00 |
| Creighton, H. S. | 1,120 00 |
| Davidson, J. J. | 1,188 00 |
| Devlin, Richard | 1,470 00 |
| Fortier, L. M. | 1,904 00 |
| Godfree, Henry | 469 50 |
| Gross, A. J. | 1,621 66 |
| Hanley, Archibald | 1,050 00 |
| Hanley, James | 610 84 |
| Heakes, James R. | 840 00 |
| Just, A. F. | 2,800 00 |
| Leduc, C. A. T. | 1,260 00 |
| Lefebvre, Louis | 1,120 00 |
| Macdonald, A. B. | 1,452 00 |
| Magee, R. G. | 980 00 |
| Maingy, L. A. | 1,790 83 |
| Malcolm, James | 952 00 |
| Maxwell, S. R. | 1,232 78 |
| Carried forward | 41,628 79 |

| | $ cts. |
|---|---|
| Brought forward | 41,628 79 |
| Murray, J. P. | 1,120 00 |
| McKeown, J. A. | 544 62 |
| Nicholson, Vernon C. | 1,120 00 |
| O'Meara, D. D. | 2,100 00 |
| O'Meara, T. J. | 980 00 |
| Parish, G. H. | 1,312 50 |
| Philibert, J. E. | 928 00 |
| Robinson, M. | 266 00 |
| Rothwell, T. G. | 2,339 16 |
| Scott, Andrew | 1,120 00 |
| Seale, William | 480 52 |
| Shaw, Mary | 736 28 |
| Spence, E. H. | 1,050 00 |
| Steele, E. Y. | 1,120 00 |
| Stewart, Douglas | 2,794 16 |
| Stewart, Samuel | 1,960 00 |
| Stokes, William | 980 00 |
| Storr, Ira W. | 2,310 00 |
| Tremaine, E. D. | 668 88 |
| Walsh, Robert | 980 00 |
| Wood, John | 619 74 |
| York, Dunbar | 840 00 |
| Young, Geo. W. | 980 00 |
| *Fund No. 2.* | |
| Begin, Ludger | 431 94 |
| Harrison, G. | 488 28 |
| Kennedy, J. | 700 00 |
| | 70,598 87 |

## List of Superannuated Persons who died during the Fiscal Year, 1919–20.

| | $ cts |
|---|---|
| Anderson, J. D | 958 62 |
| Bailey, H. H. | 1,218 00 |
| Barnes, James | 336 00 |
| Beamish, John | 394 38 |
| Blackadar, H. W. | 2,304 17 |
| Bonin, I. | 128 04 |
| Burton, E. J. W. | 840 00 |
| Bowles, W. C. | 2,310 00 |
| Cameron, John | 840 00 |
| Campbell, John | 352 33 |
| Carroll, Henry | 682 50 |
| Cartwright, Rev. C. E. | 672 00 |
| Cousins, Hugh | 832 70 |
| Crowe, A. C. | 513 14 |
| Carter, James | 840 00 |
| Dagenais, F. S. | 465 83 |
| Falconer, James E. | 744 72 |
| Ferguson, Daniel | 840 00 |
| Garault, Maxime | 384 00 |
| Gliddon, Wm. | 1,666 00 |
| Carried forward | 17,322 43 |

| | $ cts. |
|---|---|
| Brought forward | 17,322 43 |
| Godson, Ernest | 658 67 |
| Harvey, Thomas | 1,050 00 |
| Jamieson, Robert C. | 1,230 00 |
| Jones, N. B. | 350 00 |
| Larose, T. C. | 1,085 00 |
| Laurin, A. | 980 00 |
| Maingy, L. A. | 1,790 83 |
| McKenna, Dr. J. A. J. | 1,560 00 |
| Nash, Samuel C. | 1,007 20 |
| Pate, W. R. | 336 64 |
| Pense, J. P. | 560 00 |
| Reid, William | 534 75 |
| Rennie, George | 108 00 |
| Stewart, Samuel | 1,960 00 |
| Strong, C. W | 620 00 |
| Turcotte, Zavier | 291 00 |
| Whittaker, James E. | 960 83 |
| Walsh, John | 1,642 08 |
| | 34,047 43 |

## No. 7

DETAILS of Demobilization Expenditure by the Department of Militia and Defence from April 1, 1919, to March 31, 1920.

| | $ cts. | $ cts. | $ cts. |
|---|---|---|---|
| *Stores and Equipment—* | | | |
| Clothing (except boots) | 7,798,922 63 | | |
| Boots and repairs to boots | 1,025,741 14 | | |
| Necessaries (kit bags and articles of kit) | 2,895,094 59 | | |
| Binoculars, telescopes, prismatic compasses, etc. | 1,357 28 | | |
| Saddlery and horse equipment | 438 89 | | |
| Motor trucks, ambulances and other vehicles | 442,748 68 | | |
| Dominion Rifle Factory | 28,426 01 | | |
| Machine guns and spare parts | 5,066 19 | | |
| Stores (furniture, bedding, utensils, etc.) | 2,709,392 63 | | |
| | | 14,907,188 04 | |
| LESS—Credits— | | | |
| Accoutrements | 6,950 35 | | |
| Ross Rifle Co. expropriation | 513,166 58 | | |
| | | 520,116 93 | |
| | | | 14,387,071 11 |
| *Ammunition and Material—* | | | |
| Ammunition from various sources | | 4,363,176 24 | |
| LESS—Credits— | | | |
| Dominion Arsenal, Quebec | 218,990 10 | | |
| Dominion Arsenal, Lindsay, supplies | 82,045 00 | | |
| | | 301,035 10 | |
| | | | 4,062,141 14 |
| *Borden Camp and Long Branch—Land and buildings* | | | 684,201 63 |
| *Miscellaneous—* | | | |
| Pay and Allowances (including subsistence, rations and assigned pay) | 67,733,388 65 | | |
| Maintenance of troops in France | 44,173,899 13 | | |
| Separation allowance | 9,716,166 64 | | |
| War Service Gratuity | 136,032,842 12 | | |
| Outfit allowances | 84,452 26 | | |
| Engineer services and works | 1,483,544 85 | | |
| Drugs and surgical instruments | 363,453 26 | | |
| Travelling and transport (ocean) | 12,465,343 52 | | |
| Travelling and transport (land) | 20,145,971 83 | | |
| Forage and stabling | 248,694 10 | | |
| Pay, etc., of Censors | 34,171 29 | | |
| Pay of civil employees | 4,652,174 37 | | |
| Rent, water, fuel and light | 1,305,988 31 | | |
| Funeral expenses | 34,751 70 | | |
| Recruiting (medical examination, attention and advertising) | 1,780 55 | | |
| Telegrams, telephones (including rental, cablegrams and postage) | 650,102 37 | | |
| Printing and Stationery | 644,039 48 | | |
| Customs dues | 43,482 44 | | |
| British Recruiting Mission, U.S.A. | 213,454 36 | | |
| British and Foreign Governments (recoverable) | 4,873,439 01 | | |
| Special Remittances (recoverable) | 1,037,000 79 | | |
| Conservancy and contingencies | 646,051 75 | | |
| | | 306,584,192 78 | |
| LESS—Credit—Purchase of remounts, expenses of purchases, etc | | 2,356,619 33 | |
| | | | 304,227,573 45 |
| | | | 323,360,987 33 |

No. 8

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for

DR. PROVINCE OF

| Balance at Dr. on 1st April, 1919 | Balance at Cr. on 1st April, 1919 | Customs Duties | Bonding Warehouse Fees 1 | Warehouse Storage Fees 2 | Sundries 3 | Total Receipts, including columns Nos. 1, 2 and 3 | Total |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts | $ cts. | $ cts. | $ cts. | $ cts. |
| ..... | ..... | 125,084 88 | ..... | ..... | ..... | 125,084 88 | 125,084 88 |
| 0 48 | ..... | 6,718 44 | ..... | ..... | ..... | 6,718 44 | 6,718 92 |
| ..... | ..... | 6,350 21 | ..... | ..... | ..... | 6,350 21 | 6,350 21 |
| 0 25 | ..... | 15,346 73 | ..... | ..... | ..... | 15,346 73 | 15,346 98 |
| ..... | 0 30 | 4,002 27 | ..... | ..... | ..... | 4,002 27 | 4,001 97 |
| ..... | ..... | 787 95 | ..... | ..... | ..... | 787 95 | 787 95 |
| ..... | ..... | 41,062 77 | ..... | ..... | ..... | 41,062 77 | 41,062 77 |
| ..... | ..... | 12,730 88 | ..... | ..... | ..... | 12,730 88 | 12,730 88 |
| ..... | 0 10 | 18,032 57 | ..... | ..... | ..... | 18,032 57 | 18,032 47 |
| ..... | ..... | 83,764 72 | ..... | 1,532 30 | ..... | 85,297 02 | 85,297 02 |
| ..... | 0 02 | 3,504,205 49 | ..... | 2,138 05 | 211 36 | 3,506,554 90 | 3,506,554 88 |
| 1 00 | ..... | 44,574 92 | ..... | ..... | ..... | 44,574 92 | 44,575 92 |
| ..... | ..... | 10,361 60 | ..... | ..... | ..... | 10,361 60 | 10,361 60 |
| ..... | 0 92 | 624 44 | ..... | ..... | ..... | 624 44 | 623 52 |
| ..... | 5 33 | 22,636 14 | ..... | ..... | ..... | 22,636 14 | 22,630 81 |
| ..... | ..... | 9,776 93 | ..... | ..... | ..... | 9,776 93 | 9,776 93 |
| ..... | ..... | 113,695 73 | ..... | ..... | ..... | 113,695 73 | 113,695 73 |
| ..... | ..... | 75,953 52 | ..... | 23 93 | ..... | 75,977 45 | 75,977 45 |
| ..... | 71 40 | 1,196 28 | ..... | ..... | ..... | 1,196 28 | 1,124 88 |
| ..... | ..... | 17,532 53 | ..... | ..... | ..... | 17,532 53 | 17,532 53 |
| ..... | ..... | 2,022 00 | ..... | ..... | ..... | 2,022 00 | 2,022 00 |
| ..... | ..... | 3,071 22 | ..... | ..... | ..... | 3,071 22 | 3,071 22 |
| 0 47 | ..... | 3,694 56 | ..... | ..... | ..... | 3,694 56 | 3,695 03 |
| ..... | ..... | 397,047 40 | ..... | ..... | ..... | 397,047 40 | 397,047 40 |
| 417 40 | ..... | 169,769 09 | ..... | ..... | ..... | 169,769 09 | 170,186 49 |
| ..... | ..... | 3,217 92 | ..... | ..... | ..... | 3,217 92 | 3,217 92 |
| ..... | ..... | 23,875 63 | ..... | ..... | ..... | 23,875 63 | 23,875 63 |
| ..... | 2 05 | 226,665 83 | ..... | 68 11 | ..... | 226,733 94 | 226,731 89 |
| 419 60 | 80 12 | 4,943,802 65 | ..... | 3,762 39 | 211 36 | 4,947,776 40 | 4,948,115 88 |

PROVINCE OF

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ..... | ..... | 117,404 94 | ..... | 30 19 | ..... | 117,435 13 | 117,435 13 |
| ..... | ..... | 32,854 98 | ..... | ..... | ..... | 32,854 98 | 32,854 98 |
| ..... | ..... | 150,259 92 | ..... | 30 19 | ..... | 150,290 11 | 150,290 11 |

PROVINCE OF

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 57 15 | ..... | 17,988 73 | ..... | ..... | ..... | 17,988 73 | 18,045 88 |
| ..... | ..... | 16,368 92 | ..... | ..... | ..... | 16,368 92 | 16,368 92 |
| ..... | ..... | 17,729 09 | ..... | ..... | ..... | 17,729 09 | 17,729 09 |
| ..... | ..... | 172,729 20 | ..... | ..... | ..... | 172,729 20 | 172,729 20 |
| ..... | ..... | 19,064 60 | ..... | ..... | ..... | 19,064 60 | 19,064 60 |
| ..... | 0 53 | 288,890 45 | ..... | ..... | ..... | 288,890 45 | 288,889 92 |
| ..... | 25 03 | 13,392 94 | ..... | ..... | ..... | 13,392 94 | 13,367 91 |
| 0 10 | ..... | 30,037 21 | ..... | ..... | ..... | 30,037 21 | 30,037 31 |
| ..... | ..... | 5,308,914 87 | ..... | 1,200 33 | 128 61 | 5,310,243 81 | 5,310,243 81 |
| ..... | ..... | 169,901 97 | ..... | ..... | ..... | 169,901 97 | 169,901 97 |
| ..... | ..... | 18,856 42 | ..... | ..... | ..... | 18,856 42 | 18,856 42 |
| 56 42 | ..... | 91,587 33 | ..... | ..... | ..... | 91,587 33 | 91,643 75 |
| 113 67 | 25 56 | 6,165,461 73 | ..... | 1,200 33 | 128 61 | 6,166,790 67 | 6,166,878 78 |

the year ended March 31, 1920, and the Expenses of the Collection, etc., thereon.

NOVA SCOTIA Cr.

| Ports | Balance at Dr. on 31st March, 1920 | Balance at Cr. on 31st March, 1920 | Total deposited to Credit of Receiver General | Totals | Memorandum of Expenses of Collection |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amherst | | | 125,084 88 | 125,084 88 | 14,165 20 |
| Annapolis Royal | 0 48 | | 6,718 44 | 6,718 92 | 4,132 98 |
| Antigonish | | | 6,350 21 | 6,350 21 | 1,632 76 |
| Arichat | 0 25 | | 15,346 73 | 15,346 98 | 3,788 29 |
| Baddeck | | 0 30 | 4,002 27 | 4,001 97 | 4,910 96 |
| Barrington Passage | | | 787 95 | 787 95 | 2,465 27 |
| Bridgewater | | | 41,062 77 | 41,062 77 | 2,754 70 |
| Canso | | | 12,730 88 | 12,730 88 | 6,864 18 |
| Digby | | 0 10 | 18,032 57 | 18,032 47 | 4,594 12 |
| Glace Bay | | | 85,297 02 | 85,297 02 | 3,795 27 |
| Halifax | | 0 02 | 3,506,554 90 | 3,506,554 88 | 129,918 55 |
| Kentville | 1 00 | | 44,574 92 | 44,575 92 | 6,658 63 |
| Liverpool | | | 10,361 60 | 10,361 60 | 3,574 75 |
| Lockeport | | 0 92 | 624 44 | 623 52 | 1,260 15 |
| Lunenburg | | 5 33 | 22,636 14 | 22,630 81 | 7,544 17 |
| Middleton | | | 9,776 93 | 9,776 93 | 2,403 54 |
| New Glasgow | | | 113,695 73 | 113,695 73 | 8,687 14 |
| North Sydney | | | 75,977 45 | 75,977 45 | 16,131 44 |
| Parrsboro | | 71 40 | 1,196 28 | 1,124 88 | 2,903 78 |
| Pictou | | | 17,532 53 | 17,532 53 | 6,682 55 |
| Port Hawkesbury | | | 2,022 00 | 2,022 00 | 2,983 98 |
| Port Hood | | | 3,071 22 | 3,071 22 | 4,067 52 |
| Shelburne | 0 47 | | 3,694 56 | 3,695 03 | 2,500 48 |
| Sydney | | | 397,047 40 | 397,047 40 | 18,051 96 |
| Truro | 417 40 | | 169,769 09 | 170,186 49 | 7,703 31 |
| Weymouth | | | 3,217 92 | 3,217 92 | 4,481 50 |
| Windsor | | | 23,875 63 | 23,875 63 | 6,872 29 |
| Yarmouth | | 2 05 | 226,733 94 | 226,731 89 | 11,996 89 |
| | 419 60 | 80 12 | 4,947,776 40 | 4,948,115 88 | 293,526 36 |

PRINCE EDWARD ISLAND

| | | | | | |
|---|---|---|---|---|---|
| Charlottetown | | | 117,435 13 | 117,435 13 | 21,883 98 |
| Summerside | | | 32,854 98 | 32,854 98 | 5,005 93 |
| | | | 150,290 11 | 150,290 11 | 26,889 91 |

NEW BRUNSWICK

| | | | | | |
|---|---|---|---|---|---|
| Bathurst | 57 15 | | 17,988 73 | 18,045 88 | 5,033 52 |
| Campbellton | | | 16,368 92 | 16,368 92 | 3,270 92 |
| Chatham | | | 17,729 09 | 17,729 09 | 6,660 72 |
| Fredericton | | | 172,729 20 | 172,729 20 | 6,411 00 |
| McAdam Junction | | | 19,064 60 | 19,064 60 | 14,506 28 |
| Moncton | | 0 53 | 288,890 45 | 288,889 92 | 12,011 36 |
| Newcastle | | 25 03 | 13,392 94 | 13,367 91 | 3,341 08 |
| St. Andrews | 0 10 | | 30,037 21 | 30,037 31 | 8,761 42 |
| St. John | | | 5,310,243 81 | 5,310,243 81 | 116,343 93 |
| St. Stephen | | | 169,901 97 | 169,901 97 | 17,211 50 |
| Sackville | | | 18,856 42 | 18,856 42 | 3,065 19 |
| Woodstock | 56 42 | | 91,587 33 | 91,643 75 | 24,042 86 |
| | 113 67 | 25 56 | 6,166,790 67 | 6,166,878 78 | 220,659 78 |

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

DR. PROVINCE

| Balance at Dr. on 1st April, 1919 | Balance at Cr. on 1st April, 1919 | Customs Duties | Bonding Warehouse Fees 1 | Warehouse Storage Fees 2 | Sundries 3 | Total Receipts, including columns Nos. 1, 2 and 3 | Total |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| | | 40,874 05 | | | | 40,874 05 | 40,874 0 |
| | | 132,433 62 | | | | 132,433 62 | 132,433 6 |
| 6 61 | | 270,477 34 | | | | 270,477 34 | 270,483 9 |
| | | 66,190 57 | | | | 66,190 57 | 66,190 5 |
| | 2 60 | 5,719 82 | | | | 5,719 82 | 5,717 2 |
| | | 4,742 69 | | | | 4,742 69 | 4,742 69 |
| | | 314,556 83 | | | | 314,556 83 | 314,556 83 |
| | | 12,327 63 | | | | 12,327 63 | 12,327 63 |
| 10 00 | | 1,087 25 | | | | 1,087 25 | 1,097 25 |
| | 0 05 | 47,921,847 78 | | 32,804 02 | 1,703 27 | 47,956,355 07 | 47,956,355 02 |
| | 4 22 | 5,627 03 | | | | 5,627 03 | 5,622 81 |
| | | 24,465 43 | | | | 24,465 43 | 24,465 43 |
| 56 53 | | 3,053,788 44 | | 2,450 27 | | 3,056,238 71 | 3,056,295 24 |
| 10 00 | | 18,468 75 | | | | 18,468 75 | 18,478 75 |
| | | 19,407 70 | | | | 19,407 70 | 19,407 70 |
| | 0 10 | 250,527 88 | | | | 250,527 88 | 250,527 78 |
| 0 08 | | 869,401 90 | | 16 25 | | 869,418 15 | 869,418 23 |
| | | 510,197 46 | | | | 510,197 46 | 510,197 46 |
| 1,577 56 | | 1,213,008 98 | | | 311 94 | 1,213,320 92 | 1,214,898 48 |
| | | 18,984 01 | | | | 18,984 01 | 18,984 01 |
| | 0 04 | 550,568 40 | | | | 550,568 40 | 550,568 36 |
| | | 304,749 62 | | | | 304,749 62 | 304,749 62 |
| 1,660 78 | 7 01 | 55,609,453 18 | | 35,270 54 | 2,015 21 | 55,646,738 93 | 55,648,392 70 |

PROVINCE

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | 0 01 | 185,202 51 | | | | 185,202 51 | 185,202 50 |
| 296 63 | | 146,727 62 | | | | 146,727 62 | 147,024 25 |
| | 0 09 | 66,696 24 | | | | 66,696 24 | 66,696 15 |
| | 58 90 | 916,242 52 | | 715 16 | 34 09 | 916,991 77 | 916,932 87 |
| | 0 27 | 696,229 38 | | | | 696,229 38 | 696,229 11 |
| | 0 05 | 327,917 57 | | | | 327,917 57 | 327,917 52 |
| | | 2,200,861 68 | | | | 2,200,861 68 | 2,200,861 68 |
| | | 354,627 14 | | | | 354,627 14 | 354,627 14 |
| | 0 02 | 95,000 37 | | | | 95,000 37 | 95,000 35 |
| | | 327,496 38 | | | | 327,496 38 | 327,496 38 |
| | | 19,981 74 | | | | 19,981 74 | 19,981 74 |
| | | 284,139 38 | | | | 284,139 38 | 284,139 38 |
| | | 874,332 40 | | 184 39 | | 874,516 79 | 874,516 79 |
| | | 547,285 99 | | 370 77 | | 547,656 76 | 547,656 76 |
| 3,178 70 | | 89,920 81 | | | | 89,920 81 | 93,099 51 |
| 35 71 | | 182,086 32 | | | | 182,086 32 | 182,122 03 |
| | | 489,701 90 | | | | 489,701 90 | 489,701 90 |
| 1,492 01 | | 6,114,469 59 | | 4,531 77 | | 6,119,001 36 | 6,120,493 37 |
| | | 305,418 35 | | | | 305,418 35 | 305,418 35 |
| | | 99,455 59 | | | | 99,455 59 | 99,455 59 |
| | | 307,133 46 | | 296 38 | | 307,429 84 | 307,429 84 |
| 6,708 42 | | 1,602,128 12 | | | | 1,602,128 12 | 1,608,836 54 |
| | | 63,208 39 | | | | 63,208 39 | 63,208 39 |
| 1,165 19 | | 1,896,481 61 | | 2,300 03 | | 1,898,781 64 | 1,899,946 83 |
| | | 257,101 69 | | | | 257,101 69 | 257,101 69 |
| | | 8,071 70 | | | | 8,071 70 | 8,071 70 |
| 174 55 | | 65,481 54 | | | | 65,481 54 | 65,656 09 |
| 164 84 | | 1,551,074 48 | | | | 1,551,074 48 | 1,551,239 32 |
| 1,613 75 | | 380,922 97 | | | | 380,922 97 | 382,536 72 |

for the year ended March 31, 1920, and the Expenses of the Collection, etc., *Continued.*

OF QUEBEC — Cr.

| Ports | Balance at Dr. on 31st March, 1920 | Balance at Cr. on 31st March, 1920 | Total deposited to Credit of Receiver General | Totals | Memorandum of Expenses of Collection |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts | $ cts. |
| Abercorn | | | 40,874 05 | 40,874 05 | 9,528 99 |
| Athelstan | | | 132,433 62 | 132,433 62 | 15,721 86 |
| Beebe Junction | 6 61 | | 270,477 34 | 270,483 95 | 16,219 13 |
| Coaticook | | | 66,190 57 | 66,190 57 | 15,585 78 |
| Gaspe | | 2,60 | 5,719 82 | 5,717 22 | 2,123 52 |
| Highwater | | | 4,742 69 | 4,742 69 | 11,025 31 |
| Hull | | | 314,556 83 | 314,556 83 | 6,285 40 |
| Lake Megantic | | | 12,327 63 | 12,327 63 | 5,829 01 |
| Mansonville | 10 00 | | 1,087 25 | 1,097 25 | 2,732 49 |
| Montreal | | 0 05 | 47,956,355 07 | 47,956,355 02 | 516,308 89 |
| Paspebiac | | 4 22 | 5,627 03 | 5,622 81 | 2,929 95 |
| Perce | | | 24,465 43 | 24,465 43 | 3,418 02 |
| Quebec | 56 53 | | 3,056,238 71 | 3,056,295 24 | 114,504 78 |
| Rimouski | 10 00 | | 18,468 75 | 18,478 75 | 2,304 10 |
| St. Armand | | | 19,407 70 | 19,407 70 | 7,936 35 |
| St. Hyacinthe | | 0 10 | 250,527 88 | 250,527 78 | 8,646 50 |
| St. Johns | 0 08 | | 869,418 15 | 869,418 23 | 39,703 82 |
| Shawinigan Falls | | | 510,197 46 | 510,197 46 | 10,204 82 |
| Sherbrooke | 1,577 56 | | 1,213,320 92 | 1,214,898 48 | 30,307 19 |
| Sorel | | | 18,984 01 | 18,984 01 | 4,082 78 |
| Three Rivers | | 0 04 | 550,568 40 | 550,568 36 | 8,817 34 |
| Valleyfield | | | 304,749 62 | 301,719 62 | 6,807 29 |
| | 1,660 78 | 7 01 | 55,646,738 93 | 55,648,392 70 | 841,023 32 |

OF ONTARIO

| | | | | | |
|---|---|---|---|---|---|
| Amherstburg | | 0 01 | 185,202 51 | 185,202 50 | 10,060 56 |
| Belleville | 296 63 | | 146,727 62 | 147,024 25 | 8,440 41 |
| Bowmanville | | 0 09 | 66,696 24 | 66,696 15 | 3,017 65 |
| Brantford | | 58 90 | 916,991 77 | 916,932 87 | 26,594 12 |
| Bridgeburg | | 0 27 | 696,229 38 | 696,229 11 | 50,637 70 |
| Brockville | | 0 05 | 327,917 57 | 327,917 52 | 9,419 80 |
| Chatham | | | 2,200,861 68 | 2,200,861 68 | 18,341 60 |
| Cobourg | | | 354,627 14 | 354,627 14 | 8,310 77 |
| Collingwood | | 0 02 | 95,000 37 | 95,000 35 | 5,447 45 |
| Cornwall | | | 327,496 38 | 327,496 38 | 8,908 91 |
| Deseronto | | | 19,981 74 | 19,981 74 | 2,394 34 |
| Fort Frances | | | 284,139 38 | 284,139 38 | 19,082 92 |
| Fort William | | | 874,516 79 | 874,516 79 | 28,305 17 |
| Galt | | | 547,656 76 | 547,656 76 | 14,016 77 |
| Gananoque | 3,178 70 | | 89,920 81 | 93,099 51 | 4,347 19 |
| Goderich | 35 71 | | 182,086 32 | 182,122 03 | 10,238 90 |
| Guelph | | | 489,701 90 | 489,701 90 | 10,393 85 |
| Hamilton | 1,492 01 | | 6,119,001 36 | 6,120,493 37 | 105,605 85 |
| Ingersoll | | | 305,418 35 | 305,418 35 | 3,566 55 |
| Kenora | | | 99,455 59 | 99,455 59 | 1,709 90 |
| Kingston | | | 307,429 84 | 307,429 84 | 19,584 42 |
| Kitchener | 6,708 42 | | 1,602,128 12 | 1,608,836 54 | 15,344 47 |
| Lindsay | | | 63,208 39 | 63,208 39 | 3,906 78 |
| London | 1,165 19 | | 1,898 781 64 | 1,899,946 83 | 49,185 50 |
| Midland | | | 257,101 69 | 257,101 69 | 5,906 46 |
| Morrisburg | | | 8,071 70 | 8,071 70 | 3,261 56 |
| Napanee | 174 55 | | 65,481 54 | 65,656 09 | 2,731 50 |
| Niagara Falls | 164 84 | | 1,551,074 48 | 1,551,239 32 | 68,962 44 |
| North Bay | 1,613 75 | | 380,922 97 | 382,536 72 | 19,260 58 |

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

DR. PROVINCE OF

| Balance at Dr. on 1st April, 1919 | Balance at Cr. on 1st April, 1919 | Customs Duties | Bonding Warehouse Fees 1 | Warehouse Storage Fees 2 | Sundries 3 | Total Receipts, including columns Nos. 1, 2 and 3 | Total |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| | | 157,818 15 | | | | 157,818 15 | 157,818 15 |
| | | 4,859,727 26 | | | | 4,859,727 26 | 4,859,727 26 |
| | | 2,632,206 30 | | 2,176,62 | 223 56 | 2,634,606 48 | 2,634,606 48 |
| 1,841 68 | | 87,764 95 | | | | 87,764 95 | 89,606 63 |
| | | 118,284 91 | | | | 118,284 91 | 118,284 91 |
| | | 278,896 90 | | | | 278,896 90 | 278,896 90 |
| 2,821 35 | | 1,001,560 87 | | | | 1,001,560 87 | 1,004,382 22 |
| | | 19,599 23 | | | | 19,599 23 | 19,599 23 |
| | 0 10 | 444,810 48 | | 178 70 | | 444,989 18 | 444,989 08 |
| | | 38,321 92 | | | | 38,321 92 | 38,321 92 |
| | | 5,438 76 | | | | 5,438 76 | 5,438 76 |
| | | 304,252 00 | | | | 304,252 00 | 304,252 00 |
| | | 1,281,864 49 | | | | 1,281,864 49 | 1,281,864 49 |
| 1,881 26 | | 532,050 44 | | | | 1,004,296 29 | 533,931 70 |
| | | 1,004,296 29 | | | | 969,831 32 | 1,004,296 29 |
| 524 02 | | 969,831 32 | | | | 86,021 17 | 970,355 34 |
| | | 86,021 17 | | | | 497,891 19 | 86,021 17 |
| 526 89 | | 497,891 19 | | | | 383,880 63 | 498,418 08 |
| | | 383,880 63 | | | | 40,842 95 | 383,880 63 |
| | | 40,842 95 | | | | 42,982,900 14 | 40,842 95 |
| 3,902 58 | | 42,949,764 52 | | 30,883 92 | 2,251 70 | 50,475 57 | 42,986,802 72 |
| | | 50,475 57 | | | | 606,477 69 | 50,475 57 |
| | | 606,477 69 | | | | 910,862 77 | 606,477 69 |
| | | 910,844 83 | | | 17 94 | 12,861 32 | 910,862 77 |
| | 3 95 | 12,861 32 | | | | 10,663,653 42 | 12,857 37 |
| | 0 03 | 10,663,617 02 | | 36 40 | | 171,034 52 | 10,663,653 39 |
| | 0 01 | 171,034 52 | | | | | 171,034 51 |
| 26,327 58 | 63 43 | 90,565,833 12 | | 41,674 14 | 2,527 29 | 90,610,034 55 | 90,636,298 70 |

PROVINCE OF

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 290,514 39 | | | | 290,514 39 | 290,514 39 |
| | | 144,635 86 | | | | 144,635 86 | 144,635 86 |
| | | 23,541 35 | | | | 23,541 35 | 23,541 35 |
| | | 129,285 27 | | | | 129,285 27 | 129,285 27 |
| | 0 10 | 11,565,329 93 | | 6,530 23 | 377 29 | 11,572,237 45 | 11,572,237 35 |
| | 0 10 | 12,153,306 80 | | 6,530 23 | 377 29 | 12,160,214 32 | 12,160,214 22 |

PROVINCE OF

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 291 02 | | 572,769 71 | | 325 30 | | 573,095 01 | 573,386 03 |
| | | 42,534 03 | | | | 42,534 03 | 42,534 03 |
| | | 67,042 30 | | | | 67,042 30 | 67,042 30 |
| | | 1,274,543 73 | | 919 91 | 48 65 | 1,275,512 29 | 1,275,512 29 |
| | | 740,141 32 | | 877,24 | 82 12 | 741,100 68 | 741,100 68 |
| 291 02 | | 2,697,031 09 | | 2,122 45 | 130 77 | 2,699,284 31 | 2,699,575 33 |

PROVINCE

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 21 31 | | 1,847,582 78 | | 2,948 12 | 106 19 | 1,850,637 09 | 1,850,658 40 |
| | | 1,292,956 82 | | 1,472 73 | 245 39 | 1,294,674 94 | 1,294,674 94 |
| 18,001 57 | | 371,604 31 | | 167 91 | | 371,772 22 | 389,773 79 |
| | | 121,357 72 | | 132 30 | | 121,490 02 | 121,490 02 |
| 18,022 88 | | 3,633,501 63 | | 4,721 06 | 351 58 | 3,638,574 27 | 3,656,597 15 |

for the year ended March 31, 1920, and the Expenses of the Collection, etc., *Continued.*

ONTARIO—*Concluded.* CR.

| Ports | Balance at Dr. on 31st March, 1920 | Balance at Cr. on 31st March, 1920 | Total deposited to Credit of Receiver General | Totals | Memorandum of Expenses of Collection |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts | $ cts. | $ cts. |
| Orillia | | | 157,818 15 | 157,818 15 | 6,039 60 |
| Oshawa | | | 4,859,727 26 | 4,859,727 26 | 10,953 19 |
| Ottawa | | | 2,634,606 48 | 2,634,606 48 | 90,767 26 |
| Owen Sound | 1,841 68 | | 87,764 95 | 89,606 63 | 5,126 15 |
| Paris | | | 118,284 91 | 118,284 91 | 4,944 04 |
| Parry Sound | | | 278,896 90 | 278,896 90 | 10,425 22 |
| Peterboro | 2,821 35 | | 1,001,560 87 | 1,004,382 22 | 17,419 32 |
| Picton | | | 19,599 23 | 19,599 23 | 2,933 48 |
| Port Arthur | | 0 10 | 444,989 18 | 444,989 08 | 19,076 99 |
| Port Hope | | | 38,321 92 | 38,321 92 | 3,733 17 |
| Port McNicoll | | | 5,438 76 | 5,438 76 | 6,398 78 |
| Prescott | | | 304,252 00 | 304,252 00 | 15,587 27 |
| St. Catharines | | | 1,281,864 49 | 1,281,864 49 | 26,480 10 |
| St. Thomas | 1,881 26 | | 532,050 44 | 533,931 70 | 13,712 89 |
| Sarnia | | | 1,004,296 29 | 1,004,296 29 | 45,030 72 |
| Sault Ste. Marie | 524 02 | | 969,831 32 | 970,355 34 | 34,837 07 |
| Simcoe | | | 86,021 17 | 86,021 17 | 5,653 74 |
| Stratford | 526 89 | | 497,891 19 | 498,418 08 | 18,279 11 |
| Sudbury | | | 383,880 63 | 383,880 63 | 10,681 39 |
| Tillsonburg | | | 40,842 95 | 40,842 95 | 2,656 14 |
| Toronto | 3,902 58 | | 42,982,900 14 | 42,986,802 72 | 341,167 63 |
| Trenton | | | 50,475 57 | 50,475 57 | 3,998 45 |
| Wallaceburg | | | 606,477 69 | 606,477 69 | 11,914 28 |
| Welland | | | 910,862 77 | 910,862 77 | 8,954 92 |
| Whitby | | 3 95 | 12,861 32 | 12,857 37 | 2,411 23 |
| Windsor | | 0 03 | 10,663,653 42 | 10,663,653 39 | 103,840 92 |
| Woodstock | | | 171,034 51 | 171,034 51 | 8,406 82 |
| | 26,327 58 | 63 42 | 90,610,034 54 | 90,636,298 70 | 1,368,414 50 |
| MANITOBA | | | | | |
| Brandon | | | 290,514 39 | 290,514 39 | 25,386 48 |
| Emerson | | | 144,635 86 | 144,635 86 | 22,577 39 |
| Gretna | | | 23,541 35 | 23,541 35 | 5,849 83 |
| Portage la Prairie | | | 129,285 27 | 129,285 27 | 12,526 00 |
| Winnipeg | | 0 10 | 11,572,237 45 | 11,572,237 35 | 222,267 90 |
| | | 0 10 | 12,160,214 32 | 12,160,214 22 | 288,607 80 |
| SASKATCHEWAN | | | | | |
| Moosejaw | 291 02 | | 573,095 01 | 573,386 03 | 46,153 35 |
| North Portal | | | 42,534 03 | 42,534 03 | 15,315 10 |
| Prince Albert | | | 67,042 30 | 67,042 30 | 11,987 08 |
| Regina | | | 1,275,512 29 | 1,275,512 29 | 42,193 84 |
| Saskatoon | | | 741,100 68 | 741,100 68 | 33,494 53 |
| | 291 02 | | 2,699,284 31 | 2,699,575 33 | 149,143 90 |
| OF ALBERTA | | | | | |
| Calgary | 21 31 | | 1,850,637 09 | 1,850,658 40 | 63,225 02 |
| Edmonton | | | 1,294,674 94 | 1,294,674 94 | 61,087 05 |
| Lethbridge | 18,001 57 | | 371,772 22 | 389,773 79 | 25,976 93 |
| Medicine Hat | | | 121,490 02 | 121,490 02 | 12,462 97 |
| | 18,022 88 | | 3,638,574 27 | 3,656,597 15 | 162,751 97 |

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

DR. PROVINCE OF

| Balance at Dr. on 1st April, 1919 | Balance at Cr. on 1st April, 1919 | Customs Duties | Bonding Warehouse Fees 1 | Warehouse Storage Fees 2 | Sundries 3 | Total Receipts, including columns Nos. 1, 2 and 3 | Total |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| | | 36,490 10 | | | | 36,490 10 | 36,490 10 |
| | | 50,049 05 | | | | 50,049 05 | 50,049 05 |
| | | 57,868 40 | | | | 57,868 40 | 57,868 40 |
| | | 11,703 53 | | | | 11,703 53 | 11,703 53 |
| | | 10,260 30 | | | | 10,260 30 | 10,260 30 |
| | | 236,380 94 | | 9 00 | | 236,389 94 | 236,389 94 |
| | | 94,231 13 | | | | 94,231 13 | 94,231 13 |
| 0 17 | | 243,203 66 | | 218 85 | | 243,422 51 | 243,422 68 |
| | | 88,496 85 | | | | 88,496 85 | 88,496 85 |
| | | 199,710 88 | | 56 37 | | 199,767 25 | 199,767 25 |
| 124 68 | | 60,791 55 | | | | 60,791 55 | 60,916 23 |
| | | 69,075 13 | | | | 69,075 13 | 69,075 13 |
| | | 9,202,940 91 | | 3,458 46 | 1,800 68 | 9,208,200 05 | 9,208,200 05 |
| | 200 00 | 1,181,901 92 | | 639 35 | | 1,182,541 27 | 1,182,341 27 |
| 124 85 | 200 00 | 11,543,104 35 | | 4,382 03 | 1,800 68 | 11,549,287 06 | 11,549,211 91 |

YUKON

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 40,028 94 | | | | 40,028 94 | 40,028 94 |
| | | 18,852 08 | | | | 18,852 08 | 18,852 08 |
| | | 58,881 02 | | | | 58,881 02 | 58,881 02 |

BRITISH POST

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 3,546 29 | | | | 3,546 29 | 3,546 29 |

RECAPITU

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 419 60 | 80 12 | 4,943,802 65 | | 3,762 39 | 211 36 | 4,947,776 40 | 4,948,115 88 |
| | | 150,259 92 | | 30 19 | | 150,290 11 | 150,290 11 |
| 113 67 | 25 56 | 6,165,461 73 | | 1,200 33 | 128 61 | 6,166,790 67 | 6,166,878 78 |
| 1,660 78 | 7 01 | 55,609,453 18 | | 35,270 54 | 2,015 21 | 55,646,738 93 | 55,648,392 70 |
| 26,327 58 | 63 43 | 90,565,833 12 | | 41,674 14 | 2,527 29 | 90,610,034 55 | 90,636,298 70 |
| | 0 10 | 12,153,306 80 | | 6,530 23 | 377 29 | 12,160,214 32 | 12,160,214 22 |
| 291 02 | | 2,697,031 09 | | 2,122 45 | 130 77 | 2,699,284 31 | 2,699,575 33 |
| 18,022 88 | | 3,633,501 63 | | 4,721 06 | 351 58 | 3,638,574 27 | 3,656,597 15 |
| 124 85 | 200 00 | 11,543,104 35 | | 4,382 03 | 1,800 68 | 11,549,287 06 | 11,549,211 91 |
| | | 58,881 02 | | | | 58,881 02 | 58,881 02 |
| | | 3,546 29 | | | | 3,546 29 | 3,546 29 |
| 46,960 38 | 376 22 | 187,524,181 78 | | 99,693 36 | 7,542 79 | 187,631,417 93 | 187,678,002 09 |
| | | | | | | 18,834,394 98 | 18,834,394 98 |
| 46,960 38 | 376 22 | 187,524,181 78 | | 99,693 36 | 7,542 79 | 168,797,022 95 | 168,843,607 11 |

for the year ended March 31, 1920, and the Expenses of the Collection, etc., *Concluded.*

BRITISH COLUMBIA

Cr.

| Ports | Balance at Dr. on 31st March, 1920 | Balance at Cr. on 31st March, 1920 | Total deposited to Credit of Receiver General | Totals | Memorandum of Expenses of Collection |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Abbotsford | | | 36,490 10 | 36,490 10 | 16,019 20 |
| Cranbrook | | | 50,049 05 | 50,049 05 | 9,161 78 |
| Fernie | | | 57,868 40 | 57,868 40 | 10,937 04 |
| Grand Forks | | | 11,703 53 | 11,703 53 | 6,913 02 |
| Greenwood | | | 10,260 30 | 10,260 30 | 8,207 90 |
| Nanaimo | | | 236,389 94 | 236,389 94 | 26,121 51 |
| Nelson | | | 94,231 13 | 94,231 13 | 10,255 90 |
| New Westminster | 0 17 | | 243,422 51 | 243,422 68 | 28,951 74 |
| Penticton | | | 88,496 85 | 88,496 85 | 11,632 06 |
| Prince Rupert | | | 199,767 25 | 199,767 25 | 33,123 88 |
| Revelstoke | 124 68 | | 60,791 55 | 60,916 23 | 17,235 57 |
| Rossland | | | 69,075 13 | 69,075 13 | 9,020 25 |
| Vancouver | | | 9,208,200 05 | 9,208,200 05 | 216,742 08 |
| Victoria | | | 1,182,341 27 | 1,182,341 27 | 80,200 07 |
| | 124 85 | | 11,549,087 06 | 11,549,211 91 | 484,522 00 |

TERRITORY

| | | | | | |
|---|---|---|---|---|---|
| Dawson | | | 40,028 94 | 40,028 94 | 12,582 34 |
| White Horse | | | 18,852 08 | 18,852 08 | 14,247 66 |
| | | | 58,881 02 | 58,881 02 | 26,830 00 |

OFFICE PARCELS

| | | | | | |
|---|---|---|---|---|---|
| | | | 3,546 29 | 3,546 29 | |

LATION

| | | | | | |
|---|---|---|---|---|---|
| Nova Scotia | 419 60 | 80 12 | 4,947,776 40 | 4,948,115 88 | 293,526 36 |
| Prince Edward Island | | | 150,290 11 | 150,290 11 | 26,889 91 |
| New Brunswick | 113 67 | 25 56 | 6,166,790 67 | 6,166,878 78 | 220,659 78 |
| Quebec | 1,660 78 | 7 01 | 55,646,738 93 | 55,648,392 70 | 841,023 32 |
| Ontario | 26,327 58 | 63 42 | 90,610,034 54 | 90,636,298 70 | 1,368,414 50 |
| Manitoba | | 0 10 | 12,160,214 32 | 12,160,214 22 | 288,607 80 |
| Saskatchewan | 291 02 | | 2,699,284 31 | 2,699,575 33 | 149,143 90 |
| Alberta | 18,022 88 | | 3,638,574 27 | 3,656,597 15 | 162,751 97 |
| British Columbia | 124 85 | | 11,549,087 06 | 11,549,211 91 | 484,512 00 |
| Yukon Territory | | | 58,881 02 | 58,881 02 | 26,830 00 |
| British Post Office Parcels | | | 3,546 29 | 3,546 29 | |
| | 46,960 38 | 176,21 | 187,631,217 92 | 187,678,002 09 | 3,862,359 54 |
| Inspection, Preventive Service and Revenue Cruisers | | | | | 288,449 29 |
| Board of Customs | | | | | 287,645 91 |
| Miscellaneous | | | | | 225,000 00 |
| Customs Laboratory | | | | | 4,961 79 |
| War Appropriation | | | | | 15,175 36 |
| Secret Preventive Service | | | | | 1,734 61 |
| Less—Returned Duties | 3,273,723 31 | | | | |
| Drawbacks | 15,560,671 67 | | 18,834,394 98 | 18,834,394 98 | |
| | 46,960 38 | 176 21 | 168,796,822 94 | 168,843,607 11 | 4,685,326 50 |

## No. 9

## INTEREST ON INVESTMENTS.

| From what Source Received and Nature of Investment. | Time. | To What date paid. | Rate of Interest. | Amount Invested. | Amount Realized. | |
|---|---|---|---|---|---|---|
| | | | | | Sterling. | Currency. |
| SINKING FUNDS. | | | p.c. | £ s. d. | £ s. d | $ cts. |
| *Loan of 1909-$4.* | | | | | | |
| Canadian Securities..... | ½ year | April 1, 1919 | 2½ | 107,653 15 3 | 1,345 13 5 | 6,548 93 |
| | ½ " | Oct. 1, 1919 | 2½ | 109,053 15 3 | 1,363 3 5 | 6,634 10 |
| | ½ " | Jan. 1, 1919 | 3 | 82,044 4 5 | 1,230 13 3 | 5,989 22 |
| | ½ " | July 1, 1919 | 3 | 82,678 3 10 | 1,240 3 5 | 6,035 49 |
| | ½ " | Jan. 1, 1920 | 3 | 133,492 7 11 | 2,002 7 9 | 9,744 95 |
| | 1 " | July 1, 1919 | 3½ | 331,512 18 4 | 11,602 19 1 | 56,467 73 |
| | ½ " | June 1, 1919 | 3½ | 833,199 12 3 | 14,580 19 10 | 70,960 83 |
| | ½ " | Dec. 1, 1919 | 3½ | 892,667 13 0 | 15,621 13 8 | 76,025 53 |
| | ½ " | Jan. 1, 1920 | 3½ | 348,092 6 2 | 6,091 12 4 | 29,645 87 |
| | 1 " | July 1, 1919 | 3½ | 39,520 0 0 | 1,482 0 0 | 7,212 40 |
| | 1 " | Oct. 1, 1919 | 4 | 48,291 16 11 | 1,931 13 6 | 9,400 82 |
| | ½ " | May 1, 1919 | 4½ | 75,300 0 0 | 1,694 5 0 | 8,245 35 |
| | ½ " | Nov. 1, 1919 | 4½ | 76,500 0 0 | 1,721 5 0 | 8,376 75 |
| Canadian Securities held by Imperial Government on which an additional ½% is allowed..... | ½ " | Jan. 1, 1919 | 3½ | 4,600 0 0 | 80 10 0 | 391 77 |
| | ½ " | June 1, 1919 | 3½ | 525 0 0 | 9 3 9 | 44 71 |
| | ½ " | July 1, 1919 | 3½ | 43,414 4 1 | 706 4 5 | 3,436 94 |
| | ½ " | Jan. 1, 1919 | 4 | 38,114 13 8 | 762 5 10 | 3,709 82 |
| | ½ " | June 1, 1919 | 4 | 14,842 9 6 | 286 10 1 | 1,394 32 |
| | ½ " | July 1, 1919 | 4 | 41,401 8 2 | 828 0 7 | 4,029 74 |
| | ½ " | Dec. 1, 1919 | 4 | 600 0 0 | 12 0 0 | 58 40 |
| | ½ " | Jan. 1, 1920 | 4 | 59,403 8 5 | 1,388 1 4 | 6,755 26 |
| | 1 " | July 1, 1919 | 4½ | 13,800 0 0 | 574 10 11 | 2,796 12 |
| | ½ " | April 1, 1919 | 4½ | 64,935 1 6 | 1,461 0 9 | 7,110 38 |
| | ½ " | Oct. 1, 1919 | 4½ | 82,734 17 4 | 1,861 10 8 | 9,059 46 |
| | ½ " | Jan. 1, 1919 | 5 | 1,000 0 0 | 25 0 0 | 121 67 |
| | ½ " | May 1, 1919 | 5 | 6,100 0 0 | 152 10 0 | 742 17 |
| | ½ " | Nov. 1, 1919 | 5 | 12,400 0 0 | 310 0 0 | 1,508 67 |
| | | | | | 70,365 18 0 | 342,447 40 |
| *Loan of 1930-50* | | | | | | |
| Canadian Securities..... | 1 " | Oct. 1, 1919 | 2½ | 22,373 16 5 | 559 6 10 | 2,722 13 |
| | ½ " | Jan. 1, 1919 | 3 | 103,983 7 5 | 1,559 15 0 | 7,590 78 |
| | ½ " | July 1, 1919 | 3 | 117,590 6 6 | 1,763 17 1 | 8,584 09 |
| | ½ " | Jan. 1, 1920 | 3 | 199,856 14 0 | 2,997 17 0 | 14,589 54 |
| | ½ " | Jan. 1, 1919 | 3½ | 612,117 13 1 | 10,712 1 2 | 52,132 02 |
| | ½ " | June 1, 1919 | 3½ | 17,737 1 4 | 310 8 0 | 1,510 61 |
| | ½ " | July 1, 1919 | 3½ | 618,017 13 1 | 10,815 6 3 | 52,634 52 |
| | ½ " | Dec. 1, 1919 | 3½ | 52,631 8 0 | 921 0 10 | 4,482 40 |
| | ½ " | Jan. 1, 1920 | 3½ | 635,517 13 1 | 11,121 11 2 | 54,124 92 |
| | 1 " | July 1, 1919 | 3¾ | 119,770 0 0 | 4,491 7 6 | 21,858 02 |
| | ½ " | April 1, 1919 | 4 | 227,598 11 0 | 4,551 19 5 | 22,152 93 |
| | ½ " | Oct. 1, 1919 | 4 | 234,298 11 0 | 4,685 19 5 | 22,805 06 |
| | ½ " | May 1, 1919 | 4½ | 105,100 0 0 | 2,364 15 0 | 11,508 45 |
| | ½ " | Nov. 1, 1919 | 4½ | 114,000 0 0 | 2,565 0 0 | 12,483 00 |
| Carried forward... | | | | | 59,429 4 8 | 289,178 47 |

# INTEREST ON INVESTMENTS—*Continued.*

| From what Source Received and Nature of Investment. | Time. | To What date paid. | Rate of Interest. | Amount Invested. | Amount Realized. Sterling. | Currency. |
|---|---|---|---|---|---|---|
| SINKING FUND—*Con.* | | Brought forward... | | | 59,420 4 8 | 289,178 47 |
| *Loan of 1930-50*—Con. | | | | | | |
| Canadian Securities held by Imperial Government on which an additional ½% is allowed | ½ " .. | Jan. 1, 1919 | 3½ | 6,212 0 11 | 108 14 3 | 529 07 |
| | ½ " .. | July 1, 1919 | 3½ | 24,666 7 6 | 409 19 3 | 1,995 15 |
| | 1½ " .. | Jan. 1, 1920 | 3½ | 10,200 0 0 | 535 10 0 | 2,606 10 |
| | ½ " .. | Jan. 1, 1919 | 4 | 148,236 17 9 | 2,964 15 2 | 14,428 49 |
| | ½ " .. | June 1, 1919 | 4 | 15,983 18 5 | 306 6 6 | 1,490 78 |
| | ½ " .. | July 1, 1919 | 4 | 162,958 19 11 | 3,259 3 7 | 15,861 34 |
| | 1 " .. | Dec. 1, 1919 | 4 | 2,100 0 0 | 84 0 0 | 408 80 |
| | ½ " .. | Jan. 1, 1920 | 4 | 317,710 14 11 | 6,354 4 4 | 30,923 85 |
| | 1 " .. | July 1, 1919 | 4½ | 69,290 0 0 | 2,875 1 5 | 13,992 01 |
| | ½ " .. | April 1, 1919 | 4½ | 86,329 4 8 | 1,942 8 2 | 9,453 05 |
| | ½ " .. | Oct. 1, 1919 | 4½ | 175,472 2 8 | 3,942 7 6 | 19,186 23 |
| | ½ " .. | May 1, 1919 | 5 | 43,700 0 0 | 1,092 10 0 | 5,316 83 |
| | ½ " .. | Nov. 1, 1919 | 5 | 72,000 0 0 | 1,800 0 0 | 8,759 99 |
| | | | | | 85,095 4 10 | 414,130 16 |
| *Loan of 1940-60* | | | | | | |
| Canadian Securities | 1 " .. | Oct. 1, 1919 | 2½ | 3,813 16 5 | 95 6 10 | 464 00 |
| | ½ " .. | Jan. 1, 1919 | 3 | 40,848 1 4 | 612 14 5 | 2,981 91 |
| | ½ " .. | July 1, 1919 | 3 | 44,297 2 3 | 664 9 1 | 3,233 68 |
| | ½ " .. | Jan. 1, 1920 | 3 | 82,914 3 0 | 1,243 14 3 | 6,052 73 |
| | ½ " .. | June 1, 1919 | 3½ | 16,732 8 5 | 292 16 4 | 1,425 04 |
| | 1 " .. | July 1, 1919 | 3½ | 5,495 3 5 | 192 6 8 | 936 02 |
| | ½ " .. | Sept. 1, 1919 | 3½ | 20,720 7 5 | 362 12 2 | 1,764 69 |
| | ½ " .. | Jan. 1, 1920 | 3½ | 8,692 3 5 | 152 3 4 | 740 54 |
| | 1 " .. | July 1, 1919 | 3¾ | 62,000 0 0 | 2,325 0 0 | 11,315 00 |
| | ½ " .. | April 1, 1919 | 4 | 62,898 9 8 | 1,257 19 5 | 6,122 13 |
| | ½ " .. | Oct. 1, 1919 | 4 | 66,898 9 2 | 1,337 19 5 | 6,511 46 |
| | ½ " .. | May 1, 1919 | 4½ | 164,600 0 0 | 3,703 10 0 | 18,023 70 |
| | ½ " .. | Nov. 1, 1919 | 4½ | 165,200 0 0 | 3,717 0 0 | 18,089 40 |
| Canadian Securities held by Imperial Government on which an additional ½% is allowed | ½ " .. | Jan. 1, 1919 | 3½ | 10,765 3 8 | 188 7 10 | 916 84 |
| | ½ " .. | July 1, 1919 | 3½ | 19,632 0 5 | 326 15 6 | 1,590 31 |
| | 1½ " .. | Jan. 1, 1920 | 3½ | 20,000 0 0 | 1,050 0 0 | 5,109 99 |
| | ½ " .. | Jan. 1, 1919 | 4 | 99,432 7 5 | 1,988 13 4 | 9,678 18 |
| | ½ " .. | June 1, 1919 | 4 | 3,987 19 0 | 78 3 9 | 380 51 |
| | ½ " .. | July 1, 1919 | 4 | 129,488 1 4 | 2,589 15 3 | 12,603 51 |
| | ½ " .. | Jan. 1, 1920 | 4 | 154,271 15 5 | 3,085 8 9 | 15,015 79 |
| | ½ " .. | April 1, 1919 | 4½ | 58,652 8 9 | 1,544 13 10 | 7,517 50 |
| | ½ " .. | Oct. 1, 1919 | 4½ | 145,036 2 0 | 3,263 6 3 | 15,881 45 |
| | ½ " .. | May 1, 1919 | 5 | 18,300 0 0 | 257 10 0 | 1,253 17 |
| | ½ " .. | Nov. 1, 1919 | 5 | 35,800 0 0 | 895 0 0 | 4,355 66 |
| | | | | | 31,225 6 5 | 151,963 21 |
| Total Sinking Fund | | | | | 186,686 9 3 | 908,540 77 |
| *Montreal Harbour Commission* | | | | | | |
| Debentures | 1 " .. | Dec. 31, 1919 | 3 | 9,250,000 00 | 277,500 00 | |
| | 1 " .. | Dec. 31, 1919 | 3½ | 17,235,000 00 | 603,225 00 | |
| | 5 days. | June 30, 1919 | 5 | 60,000 00 | 41 10 | |
| | ½ year | Dec. 31, 1919 | 5 | 60,000 00 | 1,500 00 | |
| | 130 days | Dec. 31, 1919 | 5 | 30,000 00 | 534 25 | |
| | 68 days | Dec. 31, 1919 | 5 | 250,000 00 | 2,328 77 | |
| | 13 days | Dec. 31, 1919 | 5 | 330,000 00 | 587 67 | |
| | | | | | | 885,716 79 |
| | | Carried forward ... | | | | 1,794,257 56 |

## INTEREST ON INVESTMENTS—*Concluded.*

| From what Source Received and Nature of Investment. | Time. | To What date paid. | Rate of Interest. | Amount Invested. | Amount Realized. | |
|---|---|---|---|---|---|---|
| Brought forward | | | | | | 1,794,257 56 |
| Montreal Turnpike Trust Commutation Money to be applied to arrears of Interest | | | | | | 5,208 98 |
| Loans to Banks under the Finance Act, 1914 | Various | | Various | | 3,322,952 78 | |
| Loans to Banks "Call" against Imperial Treasury Bill Certificates | Various | | 3½ | | 76,158 06 | |
| | | | | | | 3,399 110 84 |
| Canadian Northern Railway, Interest on advances | 1 year | Jan. 20, 1920 | 3½ | 2,396,099 68 | 83,863 45 | |
| | 366 days | Mar. 1, 1920 | 4 | 5,294,000 02 | 212,340 15 | |
| | 338 " | Aug. 7, 1919 | 6 | 9,981,021 02 | 554,561 93 | |
| | | | | | | 850,765 53 |
| Grand Trunk Pacific Railway Interest on 3% Mortgage Bonds | 1 year | Jan. 1, 1920 | 3 | 33,093,332 23 | | 992,800 00 |
| Interest on Receiver Account | Various | Dec. 31, 1919 | 6 | 7,246,539 35 | | 211,741 40 |
| Grand Trunk Railway Loan | 1 year | Jan. 1, 1920 | 6 | 593,733 33 | | 35,624 00 |
| Bank of Montreal, London, Interest on Current Account | | | | | | 1,740 93 |
| Bank of Montreal, New York, Interest on Current Account | | | | | | 63,265 01 |
| Belgium Government Loan | 1 " | Mar. 12, 1920 | 5 | 4,528,336 00 | | 226,416 80 |
| Italian Government Loan | Various | Dec. 31, 1919 | 5½ | 6,003,301 20 | | 158,193 07 |
| French Government Loan | " | Dec. 31, 1919 | 5½ | 5,501,730 53 | | 28,604 82 |
| Province of Quebec, Interest on Debt Account | 1 year | Dec. 31, 1919 | 4 | 1,473,609 63 | | 58,944 38 |
| Province of Ontario Loan | 1 " | Jan. 15, 1920 | 6½ | 2,000,000 00 | | 130,000 00 |
| Province of Saskatchewan Loan | Various | | 5 | 1,000,000 00 | 39,547 95 | |
| | " | | 6½ | 2,500,000 00 | 47,924 38 | |
| | | | | | | 87,472 33 |
| Province of Maitoba Loan | 1 year | Mar. 1, 1920 | 5 | 500,000 00 | | 25,000 00 |
| Loans to Provinces for Housing Scheme— | | | | | | |
| Manitoba | 165 days | Nov. 30, 1919 | 5 | 500,000 00 | 11,335 62 | |
| British Columbia | ½ year | Dec. 16, 1919 | 5 | 750,000 00 | 18,750 00 | |
| Quebec | ½ " | Mar. 16, 1920 | 5 | 60,000 00 | 1,500 00 | |
| Ontario | ½ " | Feb. 1, 1920 | 5 | 2,000,000 00 | 50,000 00 | |
| " | ½ " | Feb. 1, 1920 | 5 | 2,500,000 00 | 62,500 00 | |
| New Brunswick | ½ " | Jan. 22, 1920 | 5 | 600,000 00 | 15,000 00 | |
| | | | | | | 159,085 62 |
| Central Canada Loan and Savings Co | ½ " | June 13, 1919 | 3½ | 500,000 00 | 8,750 00 | |
| Huron and Erie Mortgage Corporation | 240 days | Aug. 1, 1919 | 3½ | 1,000,000 00 | 23,013 70 | |
| Victoria Loan and Savings Co | ½ year | June 11, 1919 | 3½ | 100,000 00 | 1,750 00 | |
| Southern Alberta Land Co | Various | June 30, 1919 | 5 | 354,212 63 | 81,185 45 | |
| Waterloo County Loan and Savings Co | 225 days | July 28, 1919 | 3½ | 225,000 00 | 4,854 48 | |
| | | | | | | 119,553 63 |
| Imperial Government.—Being balance of interest due by Imperial Government after deducting Interest due them by the Dominion Government, to Dec. 31, 1919, on various advances | Various | Dec. 31, 1919 | 5½ | | | 8,311,273 37 |
| Canadian Merchant Marine demand notes | " | Dec. 31, 1919 | 5½ | 19,827,458 00 | | 415,358 36 |
| Soldier Land Settlement—Advances to Soldiers settling on the land | " | | 5 | | | 12,564 01 |
| | | | | | | 17,086,980 64 |

## No. 10.

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920.

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| *Air Board*— | | |
| Fees | | 46 00 |
| *Archives*— | | |
| Refund of previous year's expenditure | 20 40 | |
| Fees for copying | 25 00 | |
| Use of Photostat | 43 80 | |
| | | 89 20 |
| *Agriculture*— | | |
| Sale of samples | 6,656 22 | |
| Sale of sundries | 906 33 | |
| Refund of previous year's expenditure | 3,320 42 | |
| Prize money—Guelph fair | 575 50 | |
| Grazing permit | 100 00 | |
| Overcharge on freight | 403 32 | |
| Sale of confiscated butter | 2,855 84 | |
| Entry fees for poultry | 235 65 | |
| Goods lost in transit | 11 00 | |
| Refund for badge lost | 1 00 | |
| Refund for cost of cable | 4 80 | |
| Refund for unused tickets | 141 46 | |
| Rents | 41 00 | |
| Goods destroyed | 158 33 | |
| Sale of publications | 142 54 | |
| Cattle Inspection | 12,065 27 | |
| Sales, experimental farms | 123,172 52 | |
| Refund from Breeders' Associations | 126 66 | |
| Seed testing | 1,145 00 | |
| | | 152,062 86 |
| *Board of Pension Commissioners*— | | |
| Refund of Previous Year's Expenditure | 13,194 22 | |
| Refund of previous year's pensions Enropean war | 12,736 32 | |
| | | 25,930 54 |
| *Board of Commerce*— | | |
| Sale of copies | | 245 70 |
| *Customs Department*— | | |
| Sale of books, etc | 150 75 | |
| Sale of wastepaper | 137 36 | |
| Sale of sundries | 69 00 | |
| Conscience money | 640 21 | |
| Refund of previous year's expenditure | 3,314 82 | |
| Outstanding cheques | 415 88 | |
| Certified copies | 265 80 | |
| Refund of overcharge on freight | 11 60 | |
| Refund of previous year's revenue drawbacks | 4,419 31 | |
| | | 9,424 73 |
| *Commission of Conservation*— | | |
| Refuad of previous year's expeaditure | | 536 49 |
| *Civil Service Commission*— | | |
| Refund of previous year's expenditure | | 138 50 |
| *External Affairs*— | | |
| Fees | 73,829 91 | |
| LESS—Refund of fees | 1,920 55 | |
| | | 71,909 36 |
| *Finance*— | | |
| Outstanding pension cheque 1916 17—forgery | 50 00 | |
| Sale of publications | 0 25 | |
| Interest on Minister of Finance special account | 137 03 | |
| Outstanding cheques | 43,054 86 | |
| Difference in exchange | 0 13 | |
| Refund previous year's superannuation, W. A. Gillan | 3 32 | |
| Town planning—Refund of previous years | 27,916 64 | |
| Charges on sale of gold bars to jewellers | 26,656 60 | |
| Carried forward | 97,818 83 | 260,383 38 |

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920—*Continued.*

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| Brought forward | 97,818 83 | 260,383 38 |
| *Finance*—Concluded. | | |
| Refund previous years | 785 83 | |
| Short paid salaries | 04 | |
| Refund of bank draft | 50 00 | |
| Refund of previous year's contingencies | 0 35 | |
| Adjustment of income tax | 0 04 | |
| Law costs income tax | 179 94 | |
| Conscience money | 85 00 | |
| Refund of Fenian Raid Bounty cheque | 100 00 | |
| Sale of waste paper | 109 27 | |
| Forfeitures on bonds converted to Victory Loan, 1919 | 115 76 | |
| Refund of previous year's expenditure business profits and income tax | 280 18 | |
| Goods lost in transit | 82 16 | |
| Refund of previous year's expenditure and bonus | 77 54 | |
| Interest on Excess circulation | 65,895 85 | |
| Bond registration and insurance fees | 55,102 06 | |
| | 220,682 85 | |
| LESS—Refund light weight gold | 2 15 | |
| | | 220,680 70 |
| *Mint*— | | |
| Profit on gold coinage | 2,682 82 | |
| Profit on silver coinage | 837,731 32 | |
| Profit on copper coinage | 87,034 02 | |
| Unexpended balance of annuities | 10,918 40 | |
| Refund of previous year's express charges | 2,149 43 | |
| Charges for refining gold | 15,593 72 | |
| Charges for refining silver | 14 05 | |
| Charges for silver proof plate | 6 00 | |
| Refund Civil Service fees | 29 20 | |
| Sale of old shoes | 322 34 | |
| Charges for gold proof plates | 31 50 | |
| Coinage charges | 3,397 45 | |
| Charges for manufacturing munitions | 3,371 12 | |
| Commission on shilling blank | 10,273 74 | |
| Sale of gold bars | 17,695 21 | |
| Charges on gold deposit | 9,557 37 | |
| Assay charges | 23 00 | |
| Refining silver chloride | 4 03 | |
| Charges for grinding rolls | 5 50 | |
| Proof of silver sold | 10 50 | |
| Silver sweep sold | 17,744 22 | |
| Silver bullion sold | 300 00 | |
| Premium on gold bars | 727 72 | |
| Refund for empty cylinders | 1,334 28 | |
| Refund of customs duties | 287 50 | |
| Refund L. Oertling for balance | 334 96 | |
| Iridium sold | 3,629 52 | |
| Platinum sold | 2,711 59 | |
| Palladium sold | 87 00 | |
| | | 1,028,007 51 |
| *Health*— | | |
| Refund of previous year's expenditure, Naval Service | 1,892 10 | |
| Damage to trees | 9 00 | |
| Sale of old material | 133 70 | |
| Adulteration of food | 7,131 35 | |
| Fertilizer | 10,295 00 | |
| Patent medicine fees | 3,919 00 | |
| Feeding stuff | 602 00 | |
| | | 23,982 15 |
| Carried forward | | 1,533,053 74 |

SESSIONAL PAPER No. 2

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920.—*Continued.*

| From whom Received and Nature of Receipts. | $ cts. | $ cts. |
|---|---|---|
| Brought forward | | 1,533,053 74 |
| *House of Commons*— | | |
| Private bills | 18,307 90 | |
| Refund of previous years' expenditure | 63 34 | |
| | | 18,371 24 |
| *Immigration*— | | |
| Sale of publications | 333 67 | |
| Premium for relinquishing lease | 14,600 00 | |
| Refund of Advance of High Commissioner to B. Goldham | 10 00 | |
| Sale of literature | 286 83 | |
| Refund of transportation | 118 55 | |
| Refund of previous year's expenditure | 563 43 | |
| Armour found at St. John | 2 43 | |
| Sale of sundries | 510 87 | |
| | | 16,425 78 |
| *Indians*— | | |
| Rents | 398 27 | |
| Pound fees | 162 65 | |
| Overcharge on freight | 11 60 | |
| Part payment on school lands | 48 75 | |
| Refund of previous year's exsenditure | 18,168 98 | |
| Refund of annuities | 64 75 | |
| Supplies to Indians | 16,354 55 | |
| Sale of cattle | 2,690 00 | |
| Sale of old material and building | 247 50 | |
| Damage to goods lost in transit | 22 31 | |
| Ex pupils | 873 04 | |
| From trust fund to close suspense account | 62 15 | |
| | | 39,104 55 |
| *Inland Revenue*— | | |
| Conscience money | 125 00 | |
| Stamps supplied to Customs | 3,006 53 | |
| Soda solution destroyed | 5 60 | |
| Refund of previous year's expenditure | 104 03 | |
| | | 3,241 16 |
| *Interior*— | | |
| Land permits, N.W. | 2,685 00 | |
| Sale of team and outfit, furnace and waterpipes | 655 00 | |
| " effects of half-breed | 53 60 | |
| Refund of unclaimed estate,—Yukon | 602 04 | |
| Confiscated money | 86 90 | |
| Sale of stores | 3,000 00 | |
| Registration fees—Yukon | 357 20 | |
| Sale of typewriter | 25 00 | |
| Rent of equipment | 70 00 | |
| Refund of previous year's Scientific Institutions | 626 11 | |
| " " bonus | 15 98 | |
| " " Civil Government contingencies | 210 44 | |
| " " Dominion lands and parks | 9,349 21 | |
| " " Civil Government salaries, Interior | 420 86 | |
| " " Yukon | 714 38 | |
| " " expenditure | 195 53 | |
| " " wolf bounties | 2,680 00 | |
| | 21,747 25 | |
| LESS—Refund of previous years, N.W.T. | 75 00 | |
| Outstanding cheques | 8 16 | |
| | 83 16 | |
| | | 21,664 09 |
| *Justice*— | | |
| Refund of previous year's expenditure | 236 94 | |
| Exchequer Court reports | 42 48 | |
| Short paid salaries | 0 26 | |
| Sheriff fees—Dawson | 5,357 32 | |
| | | 5,637 00 |
| Carried forward | | 1,637,497 56 |

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920—*Continued.*

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| Brought forward | | 1,637,497 56 |
| *Penitentiaries*— | | |
| Sale of old material | | 12,490 78 |
| *Labour*— | | |
| Sale of publications | | 1,754 43 |
| *Marine*— | | |
| Refund of previous year's expenditure | 87,272 75 | |
| Conscience money | 50 03 | |
| Old receipt | 0 50 | |
| Marine register | 82 74 | |
| Examination of masters and mates | 3,863 00 | |
| Sale of sundries | 6,428 64 | |
| " empties | 42 79 | |
| Wireless tolls | 11 19 | |
| Rent of wire | 1 00 | |
| Sale of ship | 12,600 00 | |
| Refund of previous year's bonus | 548 81 | |
| Earnings—Dominion steamers | 311 30 | |
| Rent of Water lots and foreshore rights | 4,956 65 | |
| Expense of wreck of McKee | 257 63 | |
| Rent of dwelling and land | 25 75 | |
| Oil returned | 8 00 | |
| Wages and effects of deceased seaman | 35 24 | |
| Privilege of land cable | 26 00 | |
| Sale of publications | 41 61 | |
| Lease of wharf | 36 00 | |
| Refund for uniform | 5 42 | |
| Refund, Prince Edward Island Ry | 15 00 | |
| Refund—damage to buoy | 132 75 | |
| Fees—License Commission | 158 00 | |
| Refund of postage | 0 24 | |
| | | 116,911 04 |
| *Militia*— | | |
| Royal Military College, sale of books | 16 80 | |
| Sale of furniture, Royal Military College | 15 00 | |
| Non-fulfillment of contract | 342 83 | |
| Conscience money | 2 50 | |
| Sale of books | 435 17 | |
| Advertisements | 569 51 | |
| Refund for medals and ribbons | 18 82 | |
| Departmental charges in excess of actual expenditure (French Govt.) | 6,176 93 | |
| Refund of preivous year's expenditure | 8,454 90 | |
| Refund for fuel and light | 7 15 | |
| Sale of ammunition | 20 07 | |
| Sale of stores and clothing | 977 75 | |
| Sale of old building | 1,036 89 | |
| Overhead, and express charges (Imperial Government) | 45,413 93 | |
| Rent of property | 13,448 37 | |
| Barrack damages | 469 76 | |
| Cast horses | 4,034 50 | |
| Discharges | 6,391 93 | |
| Sale of scrap, Royal Military College | 14 14 | |
| Estate of late Private C. Kiar, C.E.F | 20 45 | |
| | | 87,867 40 |
| *Mines*— | | |
| Refund of previous year's expenditure | 152 32 | |
| Sale of canoe | 153 10 | |
| Sale of horse | 175 00 | |
| Sale of drill and oil stoves | 1,727 92 | |
| Sale of publications | 1,143 90 | |
| | 3,352 24 | |
| Less.—Goods lost in transit | 8 34 | |
| | | 3,343 90 |
| Carried forward | | 1,859,865 11 |

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920—*Continued.*

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| Carried forward | | 1,859,865 11 |
| *Naval—* | | |
| Goods lost in transit and damaged | 52 50 | |
| Removal of obstruction from Fraser river | 65,844 51 | |
| Fees, Royal Naval College | 4,615 34 | |
| Overpayment account transportation | 2 41 | |
| Refund of previous years | 1,589 01 | |
| Hire of scow | 66 00 | |
| Rent of property | 20 00 | |
| Sale of hatchery | 5,955 50 | |
| Radio service | 50,322 29 | |
| Sale of empties | 240 00 | |
| Difference in civil and military pay | 504 00 | |
| Fish sales and fish culture | 8,716 30 | |
| Sale of sundries | 4,454 32 | |
| Privilege of land cable | 48 67 | |
| Refund of unclaimed draft | 3 28 | |
| To adjust suspension account | 8 15 | |
| Sale of ships, launch, and schooners | 14,827 90 | |
| Sale of naval and life saving stations | 2,200 00 | |
| Rent of yard residents | 530 55 | |
| Money received in September | 19 03 | |
| Sale of publication | 852 26 | |
| Refund of fishing bounty | 179 98 | |
| Wireless apparatus and warrant officers' license fees | 1,400 00 | |
| Percentage of furniture | 249 45 | |
| Sale of skins | 1,504 60 | |
| | 164,206 05 | |
| Refund of Revenue pay list account | 0 18 | |
| | | 164,205 87 |
| *Post Office—* | | |
| Refund, particulars unknown | | 6 45 |
| *Printing and Stationery—* | | |
| Conscience money | 2 00 | |
| Sale of waste paper | 11,862 20 | |
| Sale of publications | 36,636 90 | |
| Amount uncollected from receipts of Parliamentary publications | 178 10 | |
| Profits on stationery | 8,442 28 | |
| | | 57,121 48 |
| *Privy Council—* | | |
| Refund of previous years | 32 22 | |
| Refund from Sir Charles Fitzpatrick | 5,000 00 | |
| | | 5,032 22 |
| (This was deposited in the Bank of Montreal, Ottawa, April 9, 1919, being refunded by the above for money paid out of vote "Special Allowance to cover expenses while attending the sittings of the Privy Council" for the years 1915-16, and 1916-17.) | | |
| *Public Works—* | | |
| Sale of land | 4,000 00 | |
| Refund for Board | 30 50 | |
| Conscience money | 48 00 | |
| Damage done | 717 29 | |
| Sale of publication | 20 00 | |
| Half share labour | 347 85 | |
| Sale of old buildings | 6,265 00 | |
| Refund for photo supplies | 3,002 21 | |
| Rent of equipment | 23,965 82 | |
| Privilege to cut hay | 30 40 | |
| Sale of old material and equipment | 35,822 37 | |
| To replace equipment | 176 77 | |
| Sale of potatoes Rideau Hall | 143 50 | |
| Rents | 147,802 64 | |
| Refund of previous year's expenditure | 1,723 71 | |
| Refund, particulars unknown | 2 25 | |
| Refund of telephone lines | 500 00 | |
| Work done by Department for Overseas | 153 50 | |
| | | 224,751 81 |
| Carried forward | | 2,310,982 94 |

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1920—*Concluded.*

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| Brought forward | | 2,310,982 94 |
| *Railways and Canals*— | | |
| Interest on railway subsidies | 296,751 63 | |
| Refund of difference in military pay | 1,100 26 | |
| Hire of tug, scow and dredge | 2,088 13 | |
| Privilege to cut hay | 81 00 | |
| Refund of previous year's expenditure | 1,406 86 | |
| Sale of scrap, earth, and old material | 500 28 | |
| Sale of college at Pointe Aux Pas | 200 00 | |
| Sale of publication | 845 80 | |
| | | 302,973 96 |
| *Royal North West Mounted Police*— | | |
| Unclaimed balance | 12 98 | |
| Sale of old material | 62 47 | |
| King, V. S. Robi | 16 95 | |
| Rent of land | 464 59 | |
| Refund of previous years | 174 50 | |
| | | 731 49 |
| *Secretary of State*— | | |
| Refund of previous years | 1 50 | |
| Fees | 387,631 82 | |
| | 387,633 32 | |
| LESS—Refund of fees | 56,039 45 | |
| | | 331,593 87 |
| *Senate*— | | |
| Certified cheques | 202 00 | |
| Private bills | 15,135 50 | |
| | | 15,337 50 |
| *Soldiers' Land Settlement*— | | |
| Refund of previous year's expenditure and bonus | | 254 91 |
| *Soldiers' Civil Re-establishment*— | | |
| Refund of previous year's expenditure | | 566 73 |
| *Trade and Commerce*— | | |
| Patent medicine | 365 00 | |
| Feeding stuff | 156 00 | |
| Fertilizer | 94 00 | |
| Weights and Measures laboratory | 2,192 07 | |
| Food analysis, adulteration of food | 1,040 25 | |
| Food law costs | 515 55 | |
| Difference in military and civil pay | 329 60 | |
| Electrical stand laboratory | 72 75 | |
| Witness fees | 0 75 | |
| Refund of previous year's salaries, expenditure, and bonus | 1,098 62 | |
| *Re* Burgess defalcation account | 143,238 22 | |
| Board of Grain supervisors (Surplus) | 350,000 00 | |
| Profits handling wool, war trade | 262,469 34 | |
| Refund of previous year's Dominion Royal Commission | 4,964 16 | |
| | | 766,536 31 |
| *Canada Food Board*— | | |
| Sale of furniture | 1,050 00 | |
| Sale of books | 2,971 40 | |
| License fees | 335 20 | |
| | 4,356 00 | |
| Less refunds— | | |
| Sale of onions | 112 00 | |
| Damage to tractor | 58 25 | |
| Refund, suspension account 18–19 | 1,234 98 | |
| Suspense revenue | 205 54 | |
| | 1,610 77 | |
| *Insurance Department*— | | |
| Refund of Civil Government Contengencies | | 1 45 |
| | | 2,745 83 |
| | | 3,731,724 99 |

SESSIONAL PAPER No. 2

## No. 11

STATEMENT of Fines and Forfeitures, including seizures for the Fiscal Year ending March 31, 1920.

| From Whom Received and Nature of Receipts | $ cts. | $ cts. |
|---|---|---|
| *Customs Department*— | | |
| Seizures | 489,033 01 | |
| Less paid to officers and informers | 244,590 60 | |
| | | 244,442 41 |
| *Inland Revenue Branch*— | | |
| Excise seizures | 63,192 46 | |
| War tax fines | 18,199 50 | |
| | | 81,391 96 |
| *Department of Trade and Commerce*— | | |
| Adulteration of food | 2,627 00 | |
| Weights and measures | 235 00 | |
| Gold and Silver Marking Act | 425 00 | |
| | | 3,287 00 |
| *Department of Justice*— | | |
| Military Service Act | 277,012 92 | |
| Justice of Peace, Wilkie | 20 00 | |
| Justice of Peace, Yorkton | 25 00 | |
| Justice of Peace, Rocky Mountain House | 24 85 | |
| Police Magistrate, Whitehorse | 39 80 | |
| Thunder bay | 55 00 | |
| Dawson | 43 00 | |
| Prince George | 19 00 | |
| Clerk of Peace, Toronto | 7 30 | |
| Clerk of Peace, Sudbury | 8 00 | |
| | 277,254 87 | |
| LESS—Alien enemy regulation | 16 70 | |
| | | 277,238 17 |
| *Finance Department*— | | |
| Violation Income Tax Act | 10,906 85 | |
| Delayed bank returns | 50 00 | |
| | | 10,956 85 |
| *Department of Health*— | | |
| Adulteration | 100 00 | |
| | | 100 00 |
| *Immigration Department*— | | |
| Immigration Act | 4,184 38 | |
| | | 4,184 38 |
| *Department of Agriculture*— | | |
| Dairy industry | 3,400 26 | |
| Seed control | 71 88 | |
| Oleomargarine regulation | 1,130 17 | |
| Animal Contagious Act | 10 00 | |
| Canada Seed Act | 3 00 | |
| Inspection and Sales Act | 227 50 | |
| Fruit Act | 55 00 | |
| Garbage feeding regulation | 60 00 | |
| Importing hog cholera serum | 10 00 | |
| | | 4,967 81 |
| *Department of Marine and Fisheries*— | | |
| Marine Act | 312 50 | |
| | | 312 50 |
| *Post Office Department* | | 376 95 |
| *Department of Naval Service* | | 300 00 |
| *Department of Secretary of State*— | | |
| Prohibited Literature | 864 00 | |
| Violation censorship | 192 00 | |
| | | 1,056 00 |
| *Department of Railways and Canals*— | | |
| Violation of Railway Act | 29 00 | |
| Deposit on land forfeited | 15 00 | |
| | | 44 00 |
| *Department of Interior*— | | |
| Northwest Territories | 10 00 | |
| Northwest Game Act | 60 00 | |
| | | 70 00 |
| *Department of Militia and Defence*— | | |
| Wearing ribbon without authority | | 50 00 |
| *Department of Indian Affairs*— | | |
| Indian Act | | 15 00 |
| | | 628,793 03 |

No. 12

## PREMIUM DISCOUNT AND EXCHANGE REVENUE.

| From what source received | Rate | Amount Sold | Amount of Revenue | Total |
|---|---|---|---|---|
| | % | $ cts. | $ cts. | $ cts. |
| Premium on New York Funds | 1 1/16 | 9,981,021 03 | ..... | 192,132 28 |
| Premium on New York Cheques— | | | | |
| Agriculture Department | | | 11 62 | |
| Commission of Conservation | | | 2 75 | |
| Customs Department | | | 549 57 | |
| Finance Department | | | 153 48 | |
| Business Profits Branch | | | 452 72 | |
| Income Tax Branch | | | 639 30 | |
| War Loan Branch | | | 3,419 60 | |
| Inland Revenue Department | | | 429 48 | |
| Insurance Department | | | 14 04 | |
| Marine Department | | | 13 80 | |
| Mines Department | | | 80 28 | |
| Naval Service | | | 445 97 | |
| Post Office Department | | | 7 81 | |
| Public Works Department | | | 45 10 | |
| Trade and Commerce | | | 873 65 | |
| Patent Office | | | 6,863 45 | |
| | | | | 14,002 62 |
| | | £ s. d. | | |
| Discount on Stock Purchased for Sinking Funds | 57 3/4 | 4,080 0 0 | 8,389 16 | |
| | 58 1/4 | 2,187 14 2 | 4,440 18 | |
| | 59 3/4 | 1,400 0 0 | 2,742 37 | |
| | 68 | 15,473 18 1 | 24,098 03 | |
| | 68 1/4 | 20,304 15 5 | 31,374 24 | |
| | 68 1/2 | 4,400 0 0 | 6,745 20 | |
| | 70 1/2 | 60,300 0 0 | 90,238 95 | |
| | 70 3/4 | 16,085 0 4 | 23,097 60 | |
| | 70 3/4 | 19,500 0 0 | 27,758 25 | |
| | 71 | 218,338 13 10 | 308,148 67 | |
| | 72 | 73,400 0 0 | 100,019 73 | |
| | 73 3/4 | 7,860 0 0 | 10,041 15 | |
| | 73 5/8 | 6,500 0 0 | 13,349 87 | |
| | 74 | 22,399 0 0 | 28,342 19 | |
| | 74 1/4 | 8,200 0 0 | 10,275 97 | |
| | 74 3/4 | 9,659 2 2 | 12,045 71 | |
| | 74 3/4 | 878 3 4 | 1,079 12 | |
| | 75 1/2 | 41,683 10 7 | 49,700 65 | |
| | 76 1/4 | 5,900 0 0 | 6,675 85 | |
| | 77 1/2 | 16,000 0 0 | 17,520 00 | |
| | 78 3/4 | 1,231 0 0 | 1,273 06 | |
| | 79 3/4 | 38,013 6 10 | 37,462 14 | |
| | 79 5/8 | 9,800 0 0 | 9,598 28 | |
| | 80 | 139,355 1 8 | 135,638 96 | |
| | 80 1/8 | 56,700 0 0 | 54,843 05 | |
| | 80 1/4 | 64,100 0 0 | 80,834 12 | |
| | 80 3/4 | 7,310 19 6 | 6,849 16 | |
| | 81 | 500 0 0 | 462 33 | |
| | 81 3/8 | 7,398 12 8 | 6,571 22 | |
| | 82 | 4,711 0 0 | 4,126 83 | |
| | 85 | 13,170 4 0 | 9,614 22 | |
| | 85 1/4 | 2,000 0 0 | 1,435 67 | |
| | 85 1/2 | 700 0 0 | 493 97 | |
| | 85 5/8 | 17,725 17 1 | 12,400 71 | |
| | 93 1/4 | 7,400 0 0 | 2,430 90 | |
| | 94 1/8 | 5,500 0 0 | 1,438 71 | |
| | 94 3/4 | 3,500 0 0 | 894 25 | |
| | 95 | 9,700 0 0 | 2,360 33 | |
| | 95 1/8 | 1,500 0 0 | 355 87 | |
| | 95 1/4 | 18,600 0 0 | 4,299 70 | |
| | 95 3/8 | 3,200 0 0 | 7,202 67 | |
| | 95 3/4 | 1,600 0 0 | 330 93 | |
| | 96 | 300 0 0 | 58 40 | |
| | 96 1/4 | 37,600 0 0 | 6,862 00 | |
| | 96 1/2 | 400 0 0 | 68 13 | |
| | | | | 1,163,988 50 |
| Carried forward | | | ..... | 1,370,123 40 |

SESSIONAL PAPER No. 2

## Premium Discount and Exchange Revenue—*Concluded.*

| From what source received | Rate | Amount Sold | Amount of Revenue | Total |
|---|---|---|---|---|
| | % | $ cts. | $ cts. | $ cts. |
| Brought forward | | | | 1,370,123 40 |
| Premium on amounts deposited in London, England, for Credit in Ottawa | | | | 803 52 |
| Premium on $3\frac{1}{4}$% Loan and Interest deposited in London by Imperial Government | | 4,570,805 50 | | 601,822 70 |
| Difference on exchange rates on items deposited in Bank of Montreal— | | | | |
| Naval Service | | | 1,217 32 | |
| Militia Department | | | 104 76 | |
| | | | | 1,322 08 |
| | | | | 1,974,071 70 |

## No. 13

## SUPERANNUATION.

| From whom received | Superannuation Revenue | | Superannuation Fund No. 2 | |
|---|---|---|---|---|
| *Charges of Management* | $ cts. | $ cts. | $ cts. | $ cts. |
| Assistant Receivers General— | | | | |
| Halifax | | | | 49 00 |
| Victoria | | 55 17 | | |
| Civil Government— | | | | |
| Agriculture | 134 82 | | 129 50 | |
| Archives | 41 00 | | | |
| Auditor General | 426 70 | | 168 00 | |
| Civil Service Commission | 120 00 | | | |
| Conservation Commission | | | 210 00 | |
| Customs and Inland Revenue | 562 86 | | 778 04 | |
| External Affairs | 162 50 | | | |
| Finance | 992 27 | | 210 00 | |
| Governor General's Office | 120 00 | | 35 00 | |
| High Commissioner's Office | 91 00 | | | |
| Immigration and Colonization | 122 94 | | | |
| Indian Affairs | 227 12 | | 45 50 | |
| Insurance | 116 00 | | | |
| Interior | 1,208 12 | | 224 00 | |
| Justice | 635 18 | | 192 50 | |
| Marine | 241 00 | | 492 35 | |
| Militia and Defence | 190 16 | | 427 00 | |
| Mines | 274 50 | | 371 00 | |
| Naval Service | 150 00 | | 332 50 | |
| Post Office | 2,090 40 | | 656 25 | |
| Printing and Stationery | 156 00 | | 147 00 | |
| Privy Council | 170 31 | | 339 50 | |
| Public Works | 170 85 | | 210 00 | |
| Railways and Canals | 200 00 | | 266 00 | |
| R.C.M. Police | 13 50 | | | |
| Secretary of State | 239 98 | | 87 50 | |
| Trade and Commerce | 272 50 | | 534 95 | |
| | | 9,129 71 | | 5,856 59 |
| Legislation— | | | | |
| House of Commons | 317 53 | | 241 50 | |
| Senate | 173 00 | | 54 25 | |
| Library | 216 00 | | | |
| | | 706 53 | | 295 75 |
| Penitentiaries—Kingston | | 23 35 | | |
| Lighthouse and Coast Service | | 20 00 | | |
| Scientific Institutions | | 6 75 | | |
| Steamboat Inspection | | 40 00 | | |
| Naval Service | | 80 00 | | |
| R.C.M. Police | | 20 18 | | |
| Customs and Inland Revenue | | 2,740 46 | | 2,024 70 |
| Excise | | 1,379 10 | | 916 25 |
| Weights and Measures, Gas and Electric Light Inspection | | 55 40 | | 45 48 |
| Adulteration of Food | | 36 00 | | |
| Railways and Canals | | 13 20 | | |
| Post Office | | 8,099 30 | | 4,775 02 |
| Trade Commissioners | | 39 96 | | |
| Militia and Defence | | 56 63 | | |
| Soldiers' Settlement Board | | 105 00 | | |
| Printing and Stationery | | 130 50 | | 115 50 |
| Interest on Abatements | | | | 32,915 29 |
| Amount required under C. 17, Sec. 18, R.S. 1906, transferred from Consolidated Fund | | | | 437,000 00 |
| | | 22,737 24 | | 483,993 58 |
| Less—Payments to following persons from Superannuation Revenue— | | | | |
| J. W. Cuthbert, Jr. | 723 23 | | | |
| A. E. Kemp | 28 00 | | | |
| | | 751 23 | | |
| Carried forward | | 21,986 01 | | 483,993 58 |

## SUPERANNUATION—*Concluded.*

| From whom received | Superannuation Revenue | | Superannuation Fund No. 2 | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | | 21,986 01 | | 483,993 58 |
| CHARGES OF MANAGEMENT | | | | |
| Less—Payments to following persons from Superannuation Fund No. 2— | | | | |
| Begin, Ludger | | | 645 49 | |
| Bernard, Henry | | | 431 88 | |
| Clappison, Thomas | | | 1,119 96 | |
| Davieau, P | | | 384 00 | |
| Elson, E. B | | | 817 68 | |
| Foster, H | | | 720 00 | |
| Frank, R | | | 450 72 | |
| Harrison, G | | | 284 83 | |
| Hoey, Wm | | | 327 00 | |
| Jameson, S. B | | | 1,069 08 | |
| Kennedy, J | | | 699 96 | |
| Kelly, M. D | | | 693 24 | |
| Loftus, S. R | | | 714 92 | |
| Macaulay, M | | | 450 72 | |
| McIntosh, J. F | | | 681 96 | |
| Morgan, M. H | | | 313 80 | |
| O'Brien, A. H | | | 1,741 44 | |
| Osborne, F. A | | | 578 64 | |
| Phelan, Daniel | | | 1,512 00 | |
| Roe, Geo. H | | | 452 76 | |
| Ross, H. E | | | 144 00 | |
| Rouillard, A | | | 643 80 | |
| Ryan, W. L | | | 320 00 | |
| Scott, John L | | | 376 08 | |
| Shaw, Miss Margaret | | | 528 00 | |
| Trudel, J. B | | | 1,105 92 | |
| Wood, S. J | | | 328 68 | |
| Young, R. St. B | | | 436 32 | |
| Brown, J. T | | | 979 26 | |
| Beaulieu, J. B | | | 632 56 | |
| | | | | 19,584 70 |
| | | 21,986 01 | | 464,408 88 |

## No. 14

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1920.

| Railway | — | Total Amount |
|---|---|---|
| | $ cts. | $ cts. |
| Alberta Central Railway Co. | | 404,480 00 |
| Albert Southern Railway, N.B. | | 50,460 00 |
| Atlantic and Lake Superior Ry. Co. | | 164,940 01 |
| Algoma Central and Hudson Bay Ry. Co. | | 2,048,704 00 |
| Algoma Eastern Ry. (formerly Manitoulin and North Shore Ry. Co.) | | 547,648 00 |
| Atlantic, Quebec and Western Ry. Co. | | 902,800 00 |
| Atlantic and Northwestern Ry. Co. | | 3,732,000 00 |
| Baie des Chaleurs Ry. Co. | | 620,000 00 |
| Buctouche and Moncton Railway | | 101,600 00 |
| Brockville, Westport and Sault Ste. Marie Railway | | 140,800 00 |
| Belleville and North Hastings Railway | | 21,888 00 |
| Beersville Coal and Ry. Co. (*see* North Shore Ry. Co., N.B.) | | |
| Beauharnois Junction Railway | | 62,400 00 |
| Brantford, Waterloo and Lake Erie Railway | | 57,600 00 |
| Bay of Quinte Railway | | 141,722 45 |
| Bruce Mines and Algoma Railway | | 53,920 00 |
| Caraquette Railway, N.B. | | 224,000 00 |
| Canadian Northern Alberta Ry. Co. | | 3,120,000 00 |
| Canadian Northern Ontario Ry. Co.— | | |
| James Bay Railway Co. | 1,071,872 00 | |
| Canadian Northern Ontario Ry. Co. | 13,413,763 20 | |
| | | 14,485,635 20 |
| Canadian Northern Quebec Ry. Co.— | | |
| Great Northern Ry. Co. | 557,788 31 | |
| Canadian Northern Quebec Ry. Co. | 1,099,388 58 | |
| Chateauguay and Northern Ry. Co. | | |
| | | 1,657,176 89 |
| Canadian Northern Railway Co. | | 1,909,132 00 |
| Canadian Northern Pacific Railway Co. | | 5,987,520 00 |
| Canada Eastern Railway— | | |
| Northern and Western Railway | 312,000 00 | |
| Chatham Branch Railway | 24,439 84 | |
| Canada Eastern Railway | 38,400 00 | |
| | | 374,839 84 |
| Canada Atlantic Ry. Co. | | 282,355 20 |
| Cumberland Railway and Coal Co. | | 39,850 00 |
| Chateauguay Northern (*see* Canadian Northern Que. Ry. Co.) | | |
| Cornwallis Valley Railway | | 44,800 00 |
| Chatham Branch (*see* Canada Eastern). | | |
| Central Railway Co. of Canada | | 30,145 02 |
| Central Railway, N.B. | | 226,012 54 |
| Columbia and Kootenay Railway | | 88,800 00 |
| Canadian Pacific Railway— | | |
| Revelstoke to Arrow Lake | 80,000 00 | |
| Crow's Nest Pass | 3,404,720 00 | |
| Pipestone Branch | 160,000 00 | |
| Kootenay and Arrowhead Branch | 153,866 00 | |
| Selkirk Branch | 83,200 00 | |
| Dyment Branch | 22,336 00 | |
| Waskada Branch | 64,000 00 | |
| Pheasant Hill Branch | 435,200 00 | |
| Staynerville Branch | 13,024 00 | |
| Teulon to Islandic River | 112,000 00 | |
| Moosejaw Northwesterly | 600,474 27 | |
| Winnipeg Beach to Gimli and Icelandic Bridge | 114,554 43 | |
| Calgary-Edmonton Branch | 126,000 00 | |
| | | 5,369,374 70 |
| Cap de la Madeleine Railway | | 7,424 00 |
| Coast Ry. of N.S. (*see* Halifax and Yarmouth Ry.) | | |
| Central Ontario Railway Company | | 205,862 79 |
| Cape Breton Extension Railway | | 196,800 00 |
| Colchester Coal and Ry. Co. | | 12,800 00 |
| Carried forward | | 43,3130490 64 |

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1920—*Continued.*

| Railway | — | Total Amount |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | | 43,313,490 64 |
| Canadian and Gulf Terminal Ry. Co. | | 210,053 59 |
| Crow's Nest Pass Ry. (*see* Canadian Pacific Ry. Co.) | | |
| Dominion Line Co. | | 15,360 00 |
| Drummond County Railway | | 423,936 00 |
| Dominion Coal Company | | 87,808 00 |
| Elgin, Petiecodiac and Havelock | | 82,652 82 |
| Esquimalt and Nanaimo Ry. | | 1,520,560 00 |
| Erie and Huron Ry. | | 96,000 00 |
| East Richelieu Ry. | | 69,952 00 |
| Edmonton, Yukon and Pacific Ry. Co. | | 91,200 00 |
| Edmonton, Dunvegan and British Columbia Ry. Co. | | 338,382 48 |
| Fredericton and St. Mary's Ry. Bridge Co. | | 30,000 00 |
| Fredericton and Grand Lake Coal and Ry. Co. | | 216,576 00 |
| Grand Eastern Ry., Quebec | | 40,345 00 |
| Gatineau Valley Ry. (*see* Ottawa, Northern and Western Ry.) | | |
| Guelph Junction Ry. | | 46,000 00 |
| Grand Trunk, Georgian Bay and Lake Erie Ry. | | 39,744 00 |
| Gulf Shore Railway Co. | | 53,699 20 |
| Great Northern Ry. (*see* Canadian Northern Quebec Ry. Co.) | | |
| Grand Trunk Ry. Co., Victoria Jubilee Bridge | | 500,000 00 |
| Grand Trunk Pacific Ry. Co. | | 1,220,480 00 |
| Ha Ha Bay Ry. Co. | | 231,462 00 |
| Halifax and Yarmouth Ry. (formerly Coast Ry. of Nova Scotia) | | 160,000 00 |
| Hereford Ry., Quebec | | 155,200 00 |
| Harvey Branch Railway Co., N.B. | | 5,553 57 |
| Halifax and Southwestern Ry. Co. | | 1,238,450 93 |
| International Ry., Quebec | | 156,800 00 |
| Inverness and Richmond Co. (*see* Inverness Ry. and Coal Co.) | | |
| Irondale, Bancroft and Ottawa Ry. | | 144,000 00 |
| Interprovincial Bridge over Ottawa River (*see* Pontiac and Pacific Junction Ry.) | | |
| International Ry. of New Brunswick (formerly Restigouche and Western Ry. Co.) | | 726,080 00 |
| Inverness Ry. and Coal Co. (formerly Inverness and Richmond Co.) | | 368,545 97 |
| James Bay Railway (*see* Canadian Northern Ontario Ry. Co.) | | |
| Joggins Ry., N.S. | | 37,500 00 |
| Kingston, Napanee and Western Ry.— | | |
| Napanee, Tamworth and Quebec Ry. | 192,944 00 | |
| Kingston, Napanee and Western Ry. | 15,788 80 | |
| | | 208,732 80 |
| Kingston and Pembroke Ry. | | 48,000 00 |
| Klondike Mines Ry. | | 197,184 00 |
| Kettle River Valley Ry. Co. | | 2,174,190 72 |
| Kootenay Central Ry. | | 1,065,856 00 |
| L'Assomption Ry., Quebec | | 11,200 00 |
| Laurentian Ry. (formerly St. Lawrence, Lower Laurentian and Saguenay Ry.) | | 217,600 00 |
| Leamington and Saint-Clair Ry. | | 51,200 00 |
| Lake Erie and Detroit River Ry. | | 475,851 00 |
| Lake Erie and Northern Ry. Co. | | 320,192 00 |
| Long Sault and Lake Temiskaming Ry. (*see* Lake Temiskaming Colonization Ry.) | | |
| Lotbinière and Megantic | | 96,000 00 |
| Lower Laurentian and Saguenay Ry. (*see* Laurentian Ry.) | | |
| Lindsay, Bobcaygeon and Pontypool Ry. Co. | | 185,173 06 |
| Liverpool and Milton Ry. | | 32,000 00 |
| Lake Temiskaming Colonization Ry.— | | |
| Long Sault and Lake Temiskaming Ry. | 17,400 00 | |
| Lake Temiskaming Colonization Ry. | 292,935 95 | |
| | | 310,335 95 |
| Montreal and Champlain Junction Ry. | | 103,600 00 |
| Montreal and Lake Maskinonge Ry. | | 41,280 00 |
| Carried forward | | 57,158,227 73 |

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1920—*Continued.*

| Railway | $ cts | Total Amount $ cts |
|---|---|---|
| Brought forward | | 57,158,227 73 |
| Montreal and Ottawa Ry. | | 192,000 00 |
| Montreal and Western Ry. | | 361,270 00 |
| Montreal and Sorel Ry. (see Quebec, Montreal and Southern Ry.) | | |
| Montfort Colonization Ry. | | 167,440 00 |
| Massawippi Valley Ry. Co. | | 5,376 00 |
| Midland Ry. Co., N.S. | | 399,060 40 |
| Montreal and Province Line Ry. | | 58,560 00 |
| Manitoulin and North Shore Ry. Co. (see Algoma Eastern Ry. Co.) | | |
| Magnetawan River Ry. Co. | | 3,552 00 |
| Middleton and Victoria Beach Ry. Co. | | 125,760 00 |
| Minudie Coal Co. | | 18,544 00 |
| Maritime Coal and Ry. Co. | | 3,200 00 |
| Nakusp and Slocan Ry. | | 117,760 00 |
| North Shore Ry. Co. | | 530,000 00 |
| Napanee, Tamworth and Quebec Ry. (see Kingston, Napanee and Western Ry.) | | |
| Northern and Pacific Junction Ry. | | 1,320,000 00 |
| New Brunswick and Prince Edward Island Ry. | | 143,440 00 |
| Nova Scotia Central Ry. Co. | | 235,200 00 |
| New Glasgow Iron, Coal and Ry. Co. | | 39,840 00 |
| Northern Colonization Ry. Co. | | 355,200 00 |
| Northern and Western Ry. (see Canada Eastern Ry.) | | |
| Northern New Brunswick and Seaboard Ry. Co. | | 108,160 00 |
| New Brunswick Coal and Ry. Co. | | 48,000 00 |
| Nicola, Kamloops and Similkameen Coal and Ry. Co. | | 300,800 00 |
| Napierville Junction Ry. Co. | | 173,440 00 |
| North Shore Railway Co., N.B.— | | |
| Beersville Coal and Ry. Co. | 20,736 00 | |
| North Shore Railway Co. | 6,880 00 | |
| | | 27,616 00 |
| Ottawa, Northern and Western Ry.— | | |
| Gatineau Valley Ry. | 284,128 00 | |
| Ottawa and Gatineau | | |
| Ottawa, Northern and Western Ry. | 130,803 20 | |
| | | 414,931 20 |
| Orford Mountain Ry., Quebec | | 202,926 50 |
| Ottawa, Arnprior and Parry Sound Ry. | | 779,712 00 |
| Ottawa and Gatineau Ry. (see Ottawa, Northern and Western Ry.) | | |
| Oshawa Railway and Navigation Co. | | 22,400 00 |
| Ontario and Quebec Ry. (see West Ontario Pacific Ry.) | | |
| Ontario, Belmont and Northern Ry. Co. | | 30,720 00 |
| Ottawa and New York Ry. Co. | | 262,384 00 |
| Pontiac and Pacific Junction Ry. Co. | | 193,578 00 |
| Pontiac and Renfrew Ry. Co. | | 13,600 00 |
| Port Arthur, Duluth and Western | | 271,200 00 |
| Parry Sound Colonization Ry. | | 152,800 00 |
| Philipsburg Junction Ry. Quarry Co. | | 23,712 00 |
| Pembroke Southern Ry. | | 64,000 00 |
| Pontiac and Pacific and Gatineau Valley Ry.— | | |
| Interprovincial Bridge over Ottawa River at Ottawa | | 212,500 00 |
| Quebec and Lake St. John Ry. | | 1,261,463 50 |
| Quebec, Montreal and Southern Ry.— | | |
| South Shore Ry. | 203,240 81 | |
| Montreal and Sorel Ry. | 93,757 57 | |
| Quebec, Montreal and Southern Ry. | 326,201 19 | |
| | | 623,199 57 |
| Quebec Central Ry. | | 585,038 90 |
| Quebec, Montmorency and Charlevoix Ry. Co. | | 96,000 00 |
| Quebec Bridge Co. | | 374,353 33 |
| Quebec Ry. Subsidies | | 2,394,000 00 |
| Carried forward | | 69,840,965 13 |

STATEMENT showing the total amount paid to each Railway on account of Railway Subsidies, from 1884 to March 31, 1920—*Concluded.*

| Railway | —— | Total Amount |
|---|---|---|
| | $ cts | $ cts |
| Brought forward | | 69,840,965 13 |
| Quebec and Saguenay Ry. | | 248,801 28 |
| Restigouche and Western Ry. (see International Ry. of N.B.) | | |
| St. Louis and Richibucto Ry. | | 22,400 00 |
| South Shore Ry. (see Quebec, Montreal and Southern Ry.) | | |
| Southampton Ry. Co. | | 81,280 00 |
| South Norfolk Ry. | | 54,400 00 |
| St. Catharines and Niagara Central Ry. | | 38,400 00 |
| St. Clair Frontier Tunnel Co. | | 375,000 00 |
| Shuswap and Okanagan Ry. | | 163,200 00 |
| St. John and Quebec Ry. Co. | | 1,005,902 42 |
| St. Lawrence and Adirondack Ry. | | 149,481 60 |
| St. Stephen's and Milltown Ry. | | 14,848 00 |
| St. Mary River Ry. Co. | | 148,094 00 |
| Schomberg and Aurora Ry. Co. | | 46,144 00 |
| St. Mary and Western Ontario Ry. Co. | | 67,709 00 |
| St. Maurice Valley Ry. Co. | | 173,120 00 |
| Temiscouata Ry., N.B. | | 645,950 00 |
| Temiskaming and Northern Ontario Ry. Co. | | 2,134,080 00 |
| Toronto, Grey and Bruce | | 14,656 00 |
| Thousand Islands Railway Co. | | 29,840 00 |
| Tobique Valley Ry., N.B. | | 134,016 00 |
| Tilsonburg, Lake Erie and Pacific Ry. | | 150,071 48 |
| Thessalon and Northern Ry. | | 6,112 00 |
| United Counties Ry., Quebec | | 188,816 00 |
| Victoria Jubilee Bridge (see Grand Trunk Ry. Co.) | | |
| Vancouver and Lulu Island Ry. | | 61,760 00 |
| West Ontario Pacific Ry. and Ontario and Quebec Ry. | | 256,000 00 |
| Waterloo Junction Ry. | | 32,800 00 |
| York and Carleton Ry., N.B. | | 32,896 00 |
| Total | | 76,116,742 91 |

STATEMENT showing Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920.

| To Whom Paid | —— | —— |
|---|---|---|
| 1884 | $ cts. | $ cts. |
| International Ry. Co. | 144,000 00 | |
| Quebec and Lake St. John Ry. | 32,000 00 | |
| Napaaee, Tamworth and Quebec | 32,000 00 | |
| | | 208,000 00 |
| 1885 | | |
| Napanee, Tamworth and Quebec | 57,600 00 | |
| Pontiac and Pacific Junction Ry. Co. | 49,090 00 | |
| Caraquet Ry. Co. | 32,000 00 | |
| Great Northern Ry. Co. | 25,088 00 | |
| Kingston and Pembroke Ry. Co. | 48,000 00 | |
| Quebec and Lake St. John Ry. Co. | 37,027 00 | |
| Northern aad Pacific Junction Ry. Co. | 154,440 00 | |
| | | 403,245 00 |
| 1886 | | |
| St. Louis and Richibucto Ry. Co. | 22,400 00 | |
| Pontiac and Pacific Junction Ry. Co. | 41,000 00 | |
| Esquimalt and Nanaimo Ry. Co. | 422,520 00 | |
| Northern and Pacific Juaction Ry. Co. | 1,051,590 00 | |
| Northern aad Western Ry. Co. | 128,000 00 | |
| Quebec and Lake St. John Ry. Co. | 186,745 00 | |
| Quebec Central Ry. Co. | 60,342 00 | |
| Canada Atlantic Ry. Co. | 48,480 00 | |
| Montreal and Sorel Ry. Co | 64,972 00 | |
| Caraquet Railway Co | 76,800 00 | |
| Montreal aad Champlain Junction Ry. Co. | 30,000 00 | |
| Elgin, Petitcodiac and Havelock Ry. Co. | 38,400 00 | |
| North Shore Ry. Co. | 530,000 00 | |
| | | 2,701,249 00 |
| 1887 | | |
| Albert Southern Ry. | 1,000 00 | |
| Baie des Chaleurs Ry. | 250,000 00 | |
| Buctouche and Moncton Ry. | 40,480 00 | |
| Canada Atlantic Ry. | 44,384 00 | |
| Caraquet Ry. | 61,200 00 | |
| Erie and Huron Ry. | 96,000 00 | |
| Esquimalt and Nanaimo Ry. | 327,480 00 | |
| Great Eastern Ry. | 19,200 00 | |
| Irondale, Bancroft and Ottawa Ry. | 15,000 00 | |
| L'Assomption Ry. | 11,200 00 | |
| Long Sault and Lake Temiskaming Ry. | 14,400 00 | |
| Montreal and Sorel Ry. | 4,950 00 | |
| New Brunswick and P.E.I. Ry. | 97,440 00 | |
| Northern and Western Ry. | 18,200 00 | |
| Northern and Pacific Junction Ry. | 78,370 00 | |
| Pontiac and Pacific Junction Ry. | 60,580 00 | |
| Quebec and Lake St. John Ry. | 202,219 00 | |
| St. Lawrence and Lower Laurentian and Saguenay Ry | 64,430 00 | |
| | | 1,406,533 00 |
| 1888 | | |
| Albert Southern Ry | 18,428 57 | |
| Baie des Chaleurs Ry. | 50,300 00 | |
| Buctouche and Moncton Ry. | 20,573 57 | |
| Caraquet Ry. | 40,050 00 | |
| Drummond County Ry. | 15,057 00 | |
| Dominion Lime Co | 11,840 00 | |
| International Ry. | 8,960 00 | |
| Joggins Ry. | 26,138 78 | |
| Leamington and Lake St. Clair Ry. | 32,000 00 | |
| Carried forward | 223,347 92 | 4,719,027 00 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | —— | —— |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | 223,347 92 | 4,719,027 00 |
| 1888—*Concluded* | | |
| Long Sault and Lake Temiskaming Ry. | 3,000 00 | |
| Montreal and Lake Champlain Junction Ry. | 16,400 00 | |
| New Brunswick and P.E.I. Ry. | 16,000 00 | |
| Northern and Western Ry. | 159,400 00 | |
| Pontiac and Pacific Ry. | 24,158 00 | |
| Quebec and Lake St. John Railway. | 232,013 00 | |
| St. Lawrence and Lower Laurentian Railway | 28,383 00 | |
| Temiscouata Railway | 249,684 00 | |
| Toronto, Grey and Bruce Railway | 14,656 00 | |
| West Ontario and Pacific | 60,000 00 | |
| | | 1,027,041 92 |
| 1889 | | |
| Albert Southern Ry. Co. | 1,387 06 | |
| Baie des Chaleurs Ry. Co. | 75,200 00 | |
| Beauharnois Junction Ry. Co. | 54,650 00 | |
| Belleville and North Hastings Ry. Co | 21,888 00 | |
| Brockville, Westport and Sault Ste. Marie Ry. Co. | 45,000 00 | |
| Canada Atlantic Ry. Co | 9,491 20 | |
| Caraquet Railway Company | 13,950 00 | |
| Dominion Lime Company | 3,520 00 | |
| Drummond County Ry. Co | 13,815 00 | |
| Fredericton and St. Mary's Bridge Ry. Co. | 30,000 00 | |
| Guelph Junction Ry. Co | 46,000 00 | |
| Harvey Branch Ry. Co | 5,553 57 | |
| Hereford Railway Company | 63,900 00 | |
| Lake Erie, Essex and Detroit River Ry. Co | 106,500 00 | |
| Lake Temiskaming Colonization Ry. Co. | 9,000 00 | |
| Leamington and Lake St. Clair Ry. Co. | 19,200 00 | |
| Montreal and Lake Champlain Ry. Co. | 36,700 00 | |
| Montreal and Lake Maskinonge Ry. Co. | 19,700 00 | |
| Northern and Western Ry. Co. | 6,300 00 | |
| Ontario and Pacific Junction Ry. Co | 800 00 | |
| Quebec and Lake St. John Ry. Co. | 19,911 00 | |
| South Norfolk Ry. Co | 54,400 00 | |
| St. Catharines and Niagara Ry. Co. | 26,640 00 | |
| Temiscouata Railway Company | 163,216 00 | |
| | | 846,721 83 |
| 1890 | | |
| Atlantic and North-Western Ry. Co. | 186,600 00 | |
| Baie des Chaleurs Ry. Co | 148,675 00 | |
| Buctouche and Moncton Ry. Co. | 4,366 00 | |
| Beauharnois Junction Ry. Co | 4,250 00 | |
| Brantford, Waterloo and Lake Erie Ry. Co. | 36,620 00 | |
| Canada Atlantic Ry. Co | 149,812 00 | |
| Cumberland Railway and Coal Co. | 29,400 00 | |
| Drummond County Ry. Co. | 12,428 00 | |
| Great Northern Ry. Co | 20,000 00 | |
| Hereford Ry. Co. | 91,300 00 | |
| International Ry. Co | 3,840 00 | |
| Joggins Ry. Co. | 9,761 22 | |
| Lake Temiskaming Colonization Ry. Co. | 26,360 00 | |
| Lake Erie, Essex and Detroit Ry. Co. | 11,900 00 | |
| Montreal and Lake Champlain Junction Ry. Co | 5,400 00 | |
| Montreal and Sorel Railway Co. | 6,719 50 | |
| Montreal and Lake Maskinonge Ry. Co. | 20,080 00 | |
| Napanee, Tamworth and Quebec Ry. Co. | 95,744 00 | |
| Northern and Western Railway Co. | 100 00 | |
| Northern and Pacific Junction Ry. Co. | 35,000 00 | |
| Nova Scotia Central Ry. Co. | 219,100 00 | |
| Carried forward | 1,117,455 72 | 6,592,790 75 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | — | — |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | 1,117,455 72 | 6,592,790 75 |
| 1890—*Concluded* | | |
| Pontiac and Renfrew Ry. Co. | 9,800 00 | |
| Quebec and Lake St. John Ry. Co. | 38,440 00 | |
| Quebec, Montmorency and Charlevoix Ry. Co. | 65,600 00 | |
| St. Clair Frontier Tunnel Co. | 173,000 00 | |
| Temiscouata Ry. Co. | 74,300 00 | |
| Thousand Islands Ry. Co. | 10,400 00 | |
| West Ontario and Pacific Ry. Co. | 189,200 00 | |
| | | 1,678,195 72 |
| 1891 | | |
| Albert Southern Ry. Co. | 10,684 37 | |
| Atlantic and North-Western Ry. Co. | 186,600 00 | |
| Buetouche and Moncton Ry. Co. | 1,600 43 | |
| Brantford, Waterloo and Lake Erie Ry. Co. | 16,190 00 | |
| Brockville, Westport and Sault Ste. Marie Ry. Co. | 47,400 00 | |
| Canada Atlantic Railway Co. | 30,188 00 | |
| Central Railway, New Brunswick | 75,639 00 | |
| Cumberland Railway and Coal Co. | 10,450 00 | |
| Cornwallis Valley Ry. Co. | 42,670 00 | |
| Drummond County Ry. Co. | 136,000 00 | |
| Great Eastern Ry. Co. | 16,300 00 | |
| Great Northern Ry. Co. | 9,500 00 | |
| Joggins Railway Co. | 1,600 00 | |
| Lower Laurentian Ry. Co. | 32,003 00 | |
| Montreal and Ottawa Ry. Co. | 49,960 00 | |
| Montreal and Sorel Ry. Co. | 17,116 07 | |
| Montreal and Lake Maskinonge Ry. Co. | 1,500 00 | |
| Montreal and Western Ry. Co. | 76,143 00 | |
| Napanee, Tamworth and Quebec Ry. Co. | 7,600 00 | |
| Northern and Pacific Junction Ry. Co. | 600 00 | |
| Nova Scotia Central Ry. Co. | 3,300 00 | |
| Ottawa and Gatineau Valley Ry. Co. | 87,582 00 | |
| Ontario and Quebec Ry. Co. | 6,000 00 | |
| Pontiac and Renfrew Ry. Co. | 3,800 00 | |
| Port Arthur, Duluth and Western Ry. Co. | 87,000 00 | |
| Quebec and Lake St. John Ry. Co. | 70,350 00 | |
| St. Catharines and Niagara Central Ry. Co. | 11,760 00 | |
| St. Clair Frontier Tunnel Co. | 143,400 00 | |
| Temiscouata Railway Co. | 82,770 00 | |
| | | 1,265,705 87 |
| 1892 | | |
| Albert Southern Ry. Co. | 18,960 00 | |
| Atlantic and North-Western Ry. Co. | 186,600 00 | |
| Brockville, Westport and Sault Ste. Marie Ry. Co. | 12,800 00 | |
| Central Railway, New Brunswick | 83,612 54 | |
| Chatham Branch Ry. | 24,439 84 | |
| Columbia and Kootenay Ry. | 88,800 00 | |
| Cornwallis Valley Ry. Co. | 2,130 00 | |
| Drummond County Railway Co. | 5,105 00 | |
| Elgin, Petitcodiac and Havelock Ry. Co. | 41,252 82 | |
| Great Eastern Ry. Co. | 4,845 00 | |
| Great Northern Ry. Co. | 24,100 00 | |
| Montreal and Western Ry. Co. | 32,253 00 | |
| Nova Scotia Central Ry. Co. | 8,300 00 | |
| Ottawa and Gatineau Valley Ry. Co. | 38,790 00 | |
| Orford Mountain Ry. Co. | 32,000 00 | |
| Parry Sound Colonization Ry. Co. | 30,400 00 | |
| Port Arthur, Duluth and Western Ry. Co. | 70,075 00 | |
| Quebec and Lake St. John Ry. Co. | 26,222 73 | |
| Shuswap and Okanagan Ry. Co. | 162,260 00 | |
| St. Clair Frontier Tunnel Co. | 58,600 00 | |
| St. Lawrence and Adirondack Ry. Co. | 40,256 00 | |
| Carried forward | 994,801 93 | 9,536,692 34 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | — | — |
|---|---|---|
| | $ cts | $ cts |
| Brought forward | 994,801 93 | 9,536,692 34 |
| 1892—*Concluded* | | |
| St. Lawrence, Lower Laurentian and Saguenay Ry. Co | 92,784 00 | |
| Temiscouata Ry. Co. | 54,830 00 | |
| Tobique Valley Ry. Co. | 73,000 00 | |
| Waterloo Junction Ry. Co. | 32,800 00 | |
| | | 1,248,215 93 |
| 1893 | | |
| Atlantic and North-Western Ry. Co. | 186,600 00 | |
| Drummond County Ry. | 13,435 00 | |
| Irondale, Bancroft and Ottawa Ry. | 17,000 00 | |
| Kingston, Napanee and Western | 1,856 00 | |
| Montreal and Western Ry. | 133,388 00 | |
| Montreal and Champlain Junction Ry | 15,100 00 | |
| New Glasgow Iron, Coal and Railway Co | 32,945 84 | |
| Ottawa and Gatineau Valley Ry. | 104,380 00 | |
| Parry Sound Colonization Ry. | 28,820 00 | |
| Port Arthur, Duluth and Western Ry | 114,125 00 | |
| Quebec and Lake St. John | 76,471 77 | |
| St. Lawrence and Adirondack Ry. | 24,448 00 | |
| Temiscouata Ry. | 21,150 00 | |
| Tobique Valley Ry. | 41,674 46 | |
| | | 811,394 07 |
| 1894 | | |
| Atlantic and North-Western Ry. | 186,600 00 | |
| Baie des Chaleurs Ry. | 95,825 00 | |
| Buctouche and Moncton Ry. | 34,580 00 | |
| Irondale Bancroft and Ottawa Ry | 32,000 00 | |
| Kingston, Napanee and Western Ry | 13,932 80 | |
| Lake Erie and Detroit Ry | 220,331 00 | |
| Lotbiniere and Megantic Ry | 35,200 00 | |
| Montreal and Ottawa Ry | 23,640 00 | |
| Montreal and Western Ry. | 119,486 00 | |
| Montfort Colonization Ry | 32,000 00 | |
| New Glasgow Iron, Coal and Ry. Co | 5,454 16 | |
| Ottawa, Arnprior and Parry Sound Ry | 101,120 00 | |
| Ottawa and Gatineau Valley Ry. | 53,376 00 | |
| Orford Mountain Ry. | 52,800 00 | |
| Philipsburg Junction Railway and Quarry Co | 18,688 00 | |
| Quebec and Lake St. John Railway Co. | 81,600 00 | |
| Shuswap and Okanagan Railway Company. | 640 00 | |
| St. Lawrence and Adirondack Railway Company. | 297 60 | |
| Thousand Islands Railway Company | 14,000 00 | |
| Tobique Valley Railway Company. | 19,341 54 | |
| United Counties Railway Company | 88,973 00 | |
| | | 1,229,885 10 |
| 1895 | | |
| Atlantic and North-Western Ry. | 186,600 00 | |
| Canada Eastern Ry. | 30,400 00 | |
| Canadian Pacific Ry. | 28,000 00 | |
| Drummond County Ry. | 92,096 00 | |
| Dominion Coal Company Ry. | 32,000 00 | |
| Irondale, Bancroft and Ottawa Ry. | 32,000 00 | |
| Grand Trunk, Georgian Bay and Lake Erie Ry. | 39,744 00 | |
| Great Northern Ry. | 32,000 00 | |
| Lake Temiskaming Colonization Ry. | 233,198 95 | |
| Lotbinière and Megantic Ry. | 38,400 00 | |
| Montford Colonization Ry. | 35,200 00 | |
| Nakusp and Sloean Ry. | 117,760 00 | |
| Ottawa, Arnprior and Parry Sound Ry. | 249,280 00 | |
| Parry Sound Colonization Ry. | 68,780 00 | |
| Philipsburg Junction Railway and Quarry Company. | 2,912 00 | |
| Quebec, Montmorency and Charlevoix Ry. | 30,400 00 | |
| Carried forward. | 1,248,770 95 | 12,826,187 44 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | —— | —— |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | 1,248,770 95 | 12,826,187 44 |
| *1895—Concluded* | | |
| Shuswap and Okanagan Ry | 300 00 | |
| United Counties Ry | 42,728 15 | |
| Pontiac and Pacific Junction Ry | 18,750 00 | |
| | | 1,310,549 10 |
| 1896 | | |
| Atlantic and North-Western Ry | 186,600 00 | |
| Beauharnois Junction Ry | 3,500 00 | |
| Dominion Coal Company | 55,808 00 | |
| Great Northern Ry | 32,000 00 | |
| Lake Temiskaming Colonization Ry | 17,900 75 | |
| New Glasgow Iron, Coal and Railway Company | 1,440 00 | |
| Oshawa Railway and Navigation Company | 22,400 00 | |
| Ottawa, Arnprior and Parry Sound Ry | 80,000 00 | |
| Parry Sound Colonization Ry | 24,800 00 | |
| Quebec Central Ry | 288,000 00 | |
| Quebec and Lake St. John Ry | 3,744 00 | |
| St. Stephen and Milltown Ry | 9,625 89 | |
| Tilsonburg, Lake Erie and Pacific Ry | 51,200 00 | |
| Toronto, Hamilton and Buffalo Ry | 4,790 00 | |
| United Counties Ry | 52,926 85 | |
| | | 834,745 49 |
| 1897 | | |
| Atlantic and North-Western Ry | 186,600 00 | |
| Canadian Pacific Ry | 52,000 00 | |
| Cap de la Madeleine Ry | 7,424 00 | |
| Gulf Shore Ry | 28,635 05 | |
| Irondale, Bancroft and Ottawa Ry | 48,000 00 | |
| Lake Temiskaming Ry | 6,476 25 | |
| Lotbinière and Megantic Ry | 22,400 00 | |
| Montreal and Ottawa Ry | 32,000 00 | |
| Ontario, Belmont and Northern Ry | 30,720 00 | |
| United Counties Ry | 2,700 00 | |
| | | 416,955 30 |
| 1898 | | |
| Atlantic and North-Western Ry | 186,600 00 | |
| Coast Railway of Nova Scotia | 90,400 00 | |
| Gulf Shore Ry | 25,064 15 | |
| Ottawa, Arnprior and Parry Sound Railway | 327,232 00 | |
| St. Lawrence Adirondack Railway | 84,480 00 | |
| Crow's Nest Pass Railway | 453,750 00 | |
| Montreal and Ottawa Railway | 40,000 00 | |
| Ottawa and New York Railway | 33,600 00 | |
| St. Stephen and Milltown Railway | 5,212 11 | |
| Montford Colonization Railway | 35,840 00 | |
| United Counties Railway | 1,488 00 | |
| Grand Trunk Railway | 131,268 52 | |
| | | 1,414,934 78 |
| 1899 | | |
| Atlantic and North-Western Railway | 186,600 00 | |
| Nova Scotia Central Railway | 4,500 00 | |
| Central Railway of New Brunswick | 66,761 00 | |
| Crow's Nest Pass Railway | 2,322,500 00 | |
| Great Northern Railway Company | 32,000 00 | |
| Montreal and Ottawa Railway | 46,400 00 | |
| Ottawa and New York Railway | 138,784 00 | |
| Drummond County Railway | 136,000 00 | |
| Victoria Bridge | 68,331 05 | |
| Montford Colonization Railway | 64,400 00 | |
| Restigouche and Western Railway | 32,000 00 | |
| Tilsonburg, Lake Erie and Pacific Railway | 10,912 00 | |
| Ottawa, Arnprior and Parry Sound Railway | 22,080 00 | |
| East Richelieu Valley Railway | 69,952 00 | |
| | | 3,201,220 05 |
| Carried forward | | 20,004,592 16 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | —— | —— |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | | 20,004,592 16 |
| 1900 | | |
| Atlantic and North-Western Railway | 186,600 00 | |
| Canada Eastern Railway | 8,000 00 | |
| Crow's Nest Pass Railway | 340,000 00 | |
| Grand Trunk Railway | 72,028 68 | |
| Pembroke Southern Railway | 64,000 00 | |
| Philipsburg Railway and Quarry Company | 2,112 00 | |
| Restigouche and Western Railway | 14,930 00 | |
| South Shore Railway | 30,890 19 | |
| Tilsonburg, Lake Erie and Pacific Railway | 7,159 48 | |
| | | 725,720 35 |
| 1901 | | |
| Atlantic and North-Western Railway | 186,600 00 | |
| Massawippi Valley Railway | 5,376 00 | |
| Great Northern Railway | 345,323 11 | |
| South Shore Railway | 88,400 00 | |
| Inverness and Richmond Railway | 132,800 00 | |
| Canadian Northern Railway | 537,600 00 | |
| Grand Trunk Railway | 228,371 75 | |
| Central Ontario Railway | 67,200 00 | |
| Midland Railway | 170,264 00 | |
| Canadian Pacific Railway | 92,800 00 | |
| Ottawa and New York Railway | 90,000 00 | |
| Quebec Bridge | 74,570 00 | |
| St. Mary's River Railway | 75,000 00 | |
| Crow's Nest Pass Railway | 205,524 00 | |
| Pontiac, and Pacific Junction and Gatineau Valley Railway | 212,500 00 | |
| | | 2,512,328 86 |
| 1902 | | |
| Algoma Central and Hudson's Bay Ry | 380,624 00 | |
| Atlantic and Lake Superior Ry | 14,800 00 | |
| Atlantic and North-Western Ry | 186,600 00 | |
| Canadian Northern Ry | 939,891 00 | |
| Canadian Pacific Ry | 67,200 00 | |
| Crow's Nest Pass Ry | 22,946 00 | |
| Inverness and Richmond Ry | 86,800 00 | |
| Lake Erie and Detroit River Ry | 137,120 00 | |
| Montreal and Province Line Ry | 58,560 00 | |
| Ottawa, Northern and Western Ry | 8,192 00 | |
| Quebec Bridge | 167,430 00 | |
| Thousands Islands Ry | 5,440 00 | |
| York and Carleton Ry | 18,336 00 | |
| | | 2,093,939 00 |
| 1903 | | |
| Atlantic and North-Western Ry | 186,600 00 | |
| Quebec Bridge | 132,353 33 | |
| Crow's Nest Pass Ry | 60,000 00 | |
| Cape Breton Ry. Extension | 65,280 00 | |
| Canadian Pacific Ry.— | | |
| West Selkirk Branch | 83,200 00 | |
| Dyment Branch | 22,336 00 | |
| Kootenay and Arrowhead | 42,771 00 | |
| Waskada Branch | 50,480 00 | |
| Great Northern Ry | 37,777 20 | |
| Inverness and Richmond Ry | 91,775 53 | |
| Algoma Central and Hudson's Bay Ry | 202,912 00 | |
| Carried forward | 975,485 06 | 25,336,580 37 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | $ cts | $ cts |
|---|---|---|
| Brought forward | 975,485 06 | 25,336,589 37 |
| Atlantic and Lake Superior Ry. | 52,353 98 | |
| Manitoulin and North Shore Ry | 32,000 00 | |
| Bay of Quinte Ry. | 19,200 00 | |
| Canadian Northern Ry. | 57,485 00 | |
| Bruce-Mines and Algoma Ry | 28,800 00 | |
| Halifax and Yarmouth Ry | 60,000 00 | |
| Midland Ry | 190,186 30 | |
| Magnetewan River Ry. | 3,552 00 | |
| Tilsonburg, Lake Erie and Pacific Ry | 44,160 00 | |
| | | 1,463,222 34 |
| 1904 | | |
| Atlantic and Lake Superior Ry | 37,000 00 | |
| Atlantic and North-Western Ry. | 186,600 00 | |
| Bay of Quinte Ry. | 49,920 00 | |
| Canadian Northern Ry. | 374,156 00 | |
| Canadian Pacific Ry | 409,986 85 | |
| Cape Breton Ry. | 117,120 00 | |
| Chateauguay and Northern Ry | 191,595 00 | |
| Halifax and South Western Ry | 185,422 00 | |
| Halifax and Yarmouth Ry | 9,600 00 | |
| Inverness Railway and Coal Company | 57,170 44 | |
| Midland Ry. | 1,750 00 | |
| New Brunswick Coal and Railway Company | 48,000 00 | |
| Northern Colonization Ry. | 58,384 00 | |
| Ottawa, Northern and Western Ry. | 96,672 00 | |
| Pontiac and Pacific Junction Ry. | 21,696 00 | |
| Restigouche and Western Ry. | 30,208 00 | |
| St. Mary's River Ry | 40,960 00 | |
| Schomberg and Aurora Ry. | 46,144 00 | |
| South Shore Ry | 80,494 16 | |
| Tilsonburg, Lake Erie and Pacific Ry | 4,000 00 | |
| | | 2,046,878 45 |
| 1905 | | |
| Atlantic and North Western Ry. Co | 186,600 00 | |
| Atlantic and Lake Superior Ry. Co. | 42,336 86 | |
| Algoma Central and Hudson's Bay Ry. Co. | 341,440 00 | |
| Bruce Mines and Algoma Ry. Co. | 25,120 00 | |
| Beersville Coal and Ry. Co. | 20,736 00 | |
| Canadian Pacific Ry.—Pheasant Hills Branch | 56,576 00 | |
| Halifax and South Western Ry. Co | 291,842 00 | |
| Kootenay and Arrowhead Ry. Co | 4,176 15 | |
| Lindsay, Bobcaygeon and Pontypool Ry. Co | 185,173 06 | |
| Middleton and Victoria Beach Ry. Co. | 47,789 00 | |
| Orford Mountain Ry. Co. | 38,250 00 | |
| South Shore Ry.—Canadian Bridge Co | 3,456 46 | |
| St. Mary's River Ry. Co | 32,134 00 | |
| | | 1,275,629 53 |
| 1906 | | |
| Atlantic and North Western Ry. Co. | 186,600 00 | |
| Northern Colonization Ry. Co | 75,376 00 | |
| Kootenay and Arrowhead Ry. Co | 89,076 00 | |
| Orford Mountain Ry. Co. | 45,764 50 | |
| Restigouche and Western Ry. Co. | 50,070 07 | |
| Quebec and Lake St. John Ry. Co | 86,016 00 | |
| Middleton and Victoria Beach Ry. Co | 50,303 80 | |
| James Bay Ry. Co | 651,264 00 | |
| Halifax and South Western Ry. Co | 176,512 00 | |
| Nicola, Kamloops, Similkameen Coal and Ry. Co. | 110,592 00 | |
| Chateauguay and Northern Ry. Co. | 116,000 00 | |
| | | 1,637,574 37 |
| Carried forward. | | 31,759,885 06 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | — | — |
|---|---|---|
| | $ cts. | $ cts |
| Brought forward | | 31,759,885 06 |
| 1907 | | |
| Atlantic and North Western Ry. Co. | 186,600 00 | |
| Klondyke Mines Ry. Co. | 96,000 00 | |
| Canadian Pacific Ry. Co. (Staynerville Branch) | 9,600 00 | |
| Bay of Quinte Ry. Co. | 72,602 45 | |
| Brockville, Westport and Sault Ste. Marie Ry. Co | 35,600 00 | |
| Midland Ry. Co | 4,967 70 | |
| International Ry. Co. of New Brunswick | 51,200 00 | |
| Quebec and Lake St. John Ry. Co. | 67,712 00 | |
| Middleton and Victoria Beach Ry. Co | 27,667 20 | |
| James Bay Ry. Co | 420,608 00 | |
| Halifax and South Western Ry. Co. | 268,107 20 | |
| Chateauguay and Northern Ry. Co | 84,224 75 | |
| | | 1,324,889 30 |
| 1908 | | |
| Canadian Northern Quebec Ry. Co. | 256,870 40 | |
| Canadian Northern Ontario Ry. Co. | 244,224 00 | |
| Ottawa, Northern and Western Ry. Co | 4,243 20 | |
| Central Ontario Railway Co | 76,861 36 | |
| Kettle River Valley Ry. Co | 97,771 52 | |
| Colchester Coal and Ry. Co. | 12,800 00 | |
| Minudie Coal Co., Limited | 18,544 00 | |
| Napierville Junction Ry. Co | 173,440 00 | |
| Atlantic, Quebec and Western Ry. Co. | 64,000 00 | |
| York and Carleton Ry. Co. | 14,560 00 | |
| Nicola, Kamloops and Similkameen Coal and Ry. Co | 190,208 00 | |
| Quebec Central Ry. Co. | 55,638 69 | |
| Orford Mountain Ry. Co | 24,128 00 | |
| Edmonton, Yukon and Pacific Ry. Co | 91,200 00 | |
| Halifax and South Western Ry. Co | 316,567 73 | |
| Quebec and Lake St. John Ry. Co. | 73,472 00 | |
| Midland Ry. Co. | 31,892 40 | |
| Canadian Pacific Ry. Co | 3,424 00 | |
| Klondyke Mines Ry. Co. | 101,184 00 | |
| Atlantic and North Western Ry. Co | 186,600 00 | |
| Quebec Railway Subsidies | 2 394,000 00 | |
| | | 4,131,629 30 |
| 1909 | | |
| Canadian Northern Quebec Ry. Co | 55,449 60 | |
| Canadian Northern Ontario Ry. Co | 556,864 00 | |
| International Ry. Co. of New Brunswick | 189,849 60 | |
| Central Ontario Ry. Co. | 35,404 64 | |
| St. Maurice Valley Ry. Co | 112,640 00 | |
| Maritime Coal, Railway and Power Co | 3,200 00 | |
| St. Mary's and Western Ontario Ry. Co | 67,344 00 | |
| North Shore Ry. Co | 6,880 00 | |
| Atlantic Quebec and Western Ry. Co. | 92,672 00 | |
| Northern Colonization Ry. Co | 68,320 00 | |
| Grand Trunk Pacific Ry. Co | 367,249 00 | |
| Quebec, Montreal and Southern Ry. Co | 43,414 55 | |
| Atlantic and North Western Ry. Co | 186,600 00 | |
| | | 1,785,887 79 |
| 1910 | | |
| Canadian Northern Quebec Ry. Co | 164,172 29 | |
| Grand Trunk Pacific Ry Co | 550,551 96 | |
| Canadian Pacific Ry. Co | 334,160 00 | |
| International Ry. Co. of New Brunswick | 187,404 40 | |
| Atlantic, Quebec and Western Ry. Co. | 208,896 00 | |
| Cape Breton Ry. Co | 14,400 00 | |
| Northern Colonization Ry. Co | 153,120 00 | |
| Canadian Northern Ontario Ry. Co | 250,982 40 | |
| Quebec, Montreal and Southern Ry. Co. | 184,320 00 | |
| | | 2,048,097 05 |
| Carried forward | | 41,350,388 10 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Continued.*

| To Whom Paid | — — | — — |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | | 41,350,388 10 |
| 1911 | | |
| Atlantic, Quebec and Western Ry. Co | 31,334 40 | |
| International Ry. Co. of New Brunswick | 169,536 00 | |
| Central Ontario Ry. Co | 24,601 32 | |
| Quebec Central Ry. Co | 129,320 61 | |
| Liverpool and Milton Ry. Co., Ltd | 32,000 00 | |
| Manitoulin and North Shore Ry. Co | 68,638 72 | |
| Grand Trunk Pacific Ry. Co | 302,679 04 | |
| Quebec, Montreal and Southern Ry. Co | 60,000 00 | |
| Canada and Gulf Terminal Ry. Co | 144,803 84 | |
| St. Maurice Valley Ry. Co | 60,480 00 | |
| Canadian Northern Quebec Ry. Co | 144,608 51 | |
| Canadian Northern Ontario Ry. Co | 116,889 60 | |
| | | 1,284,892 04 |
| 1912 | | |
| The Central Ontario Ry. Co | 826 17 | |
| The St. Mary's and Western Ontario Ry. Co | 365 00 | |
| The Quebec, Montreal and Southern Ry. Co | 23,835 70 | |
| The Canada and Gulf Terminal Ry. Co | 65,249 75 | |
| The Quebec and Lake St. John Ry. Co | 27,520 00 | |
| The Canadian Pacific Ry. Co | 108,608 00 | |
| The Atlantic, Quebec and Western Ry Co | 91,279 60 | |
| The Algoma Central and Hudson Bay Ry. Co | 133,584 00 | |
| The Canadian Northern Quebec Ry. Co | 86,468 03 | |
| The Thessalon and Northern Ry. Co | 6,112 00 | |
| The Kettle River Valley Ry. Co | 148,800 00 | |
| The Quebec and Saguenay Ry. Co | 104,992 00 | |
| The Vancouver and Lulu Island Ry. Co | 61,760 00 | |
| | | 859,400 25 |
| 1913 | | |
| The Canadian Pacific Ry. Co | 85,546 43 | |
| The Quebec and Saguenay Ry. Co | 27,641 60 | |
| The Ha Ha Bay Ry. Co | 148,148 20 | |
| The Northern New Brunswick and Seaboard Ry. Co | 86,528 00 | |
| The Canadian Northern Pacific Ry. Co | 2,705,378 00 | |
| The Algoma Eastern Ry. Co | 254,089 40 | |
| The Orford Mountain Ry. Co | 9,984 00 | |
| The Algoma Central and Hudson Bay Ry. Co | 394,859 44 | |
| The Quebec Central Ry. Co | 8,576 00 | |
| The Atlantic, Quebec and Western Ry. Co | 414,618 00 | |
| The Esquimalt and Nanaimo Ry. Co | 365,440 00 | |
| The Southampton Ry. Co | 48,442 88 | |
| The Kettle River Valley Ry. Co | 107,138 40 | |
| The Fredericton and Grand Lake Coal and Ry. Co | 104,996 04 | |
| The St. John and Quebec Ry. Co | 174,120 96 | |
| | | 4,935,507 35 |
| 1914 | | |
| The Algoma Eastern Ry. Co | 179,897 01 | |
| The Canadian Northern Pacific Ry. Co | 2,520,281 00 | |
| The Canadian Northern Alberta Ry. Co | 2,832,024 00 | |
| The Canadian Northern Ontario Ry. Co | 8,948,809 47 | |
| The Northern New Brunswick and Seaboard Ry. Co | 21,632 00 | |
| The Algoma Central and Hudson Bay Ry. Co | 456,304 00 | |
| The St. John and Quebec Ry. Co | 364,617 42 | |
| The Central Railway Co. of Canada | 30,145 02 | |
| The Temiskaming and Northern Ontario Ry. Co | 2,134,080 00 | |
| The Southamptoa Railway Co | 32,837 12 | |
| The Lake Erie and Northern Ry. Co | 135,129 60 | |
| The Quebec and Saguenay Ry. Co | 116,167 68 | |
| The Ha Ha bay Ry. Co | 66,919 28 | |
| The Canadian Pacific Ry. Co | 344,682 27 | |
| The Alberta Central Railway Co | 119,712 00 | |
| The Kettle River Valley Ry. Co | 699,389 60 | |
| The Central Ontario Ry. Co | 969 30 | |
| The Tilsonburg, Lake Erie and Pacific Ry. Co | 32,640 00 | |
| | | 19,036,236 77 |
| Carried forward | | 67,466,424 51 |

STATEMENT showing the Yearly Subsidy Payments made to various Railways from 1884 to March 31, 1920—*Concluded.*

| To Whom Paid. | —— | —— |
|---|---|---|
| | $ cts. | $ cts. |
| Brought forward | | 67,466,424 51 |
| 1915 | | |
| The Fredericton and Grand Lake Coal and Railway Company | 111,579 96 | |
| The Canadian Northern Ontario Railway Company | 2,343,335 80 | |
| The Atlantic and Lake Superior Railway Company | 18,449 17 | |
| The St. John and Quebec Railway Company | 59,581 32 | |
| The Ha Ha Bay Railway Company | 16,158 72 | |
| The Algoma Central and Hudson Bay Railway Company | 138,980 56 | |
| The Esquimalt and Nanaimo Railway Company | 405,120 00 | |
| The Kootenay Central Railway Company | 1,065,856 00 | |
| The Canadian Northern Pacific Railway Company | 178,077 80 | |
| The Canadian Northern Alberta Railway Company | 262,080 00 | |
| The Algoma Eastern Railway Company | 13,022 87 | |
| The Alberta Central Railway Company | 209,768 00 | |
| The Kettle River Valley Railway Company | 369,497 28 | |
| | | 5,191,507 48 |
| 1916 | | |
| Quebec Central Railway | 43,161 60 | |
| International Railway of New Brunswick | 791 93 | |
| Canadian Northern Ontario Railway | 495,604 83 | |
| Kettle Valley Railway | 460,691 49 | |
| Canadian Pacific Railway | 80,032 00 | |
| Alberta Central Railway | 75,000 00 | |
| Canadian Northern Pacific Railway | 244,889 57 | |
| | | 1,400,171 42 |
| 1917 | | |
| Canadian Northern Ontario Railway | 358,180 41 | |
| Edmonton Dunvegan and British Columbia Railway | 125,202 84 | |
| Ha Ha Bay Railway | 235 80 | |
| Kettle Valley Railway | 290,902 43 | |
| Lake Erie and Northern Ontario Railway | 185,062 40 | |
| | | 959,583 88 |
| 1918 | | |
| Canadian Northern Ontario Railway | 80,963 37 | |
| Canadian Northern Pacific Railway | 338,893 63 | |
| Quebec, Montreal and Southern Railway | 14,630 94 | |
| St. John and Quebec Railway | 285,916 81 | |
| | | 720,404 75 |
| 1919 | | |
| Canadian Northern Ontario Railway | 17,909 32 | |
| Canadian Northern Alberta Railway | 25,896 00 | |
| | | 43,805 32 |
| 1920 | | |
| St. John and Quebec Railway | 121,665 91 | |
| Edmonton, Dunvegan and British Columbia Ry | 213,179 64 | |
| | | 334,845 55 |
| | | 76,116,742 91 |

## No. 15

STATEMENT showing the Loans Authorized, amounts Issued and Redeemed, and the balance negotiable under the several Acts of Parliament, on March 31, 1920.

| — | Dr. | $ cts. | — | Cr. | $ cts. |
|---|---|---|---|---|---|
| 1919 | | | 1919 | | |
| April 1 | To balance | 79,514,122 75 | — | By Receipts from Temporary Loans, 1919 New York | 15,000,000 00 |
| | To Amount of Debt redeemed— | | | | |
| | Dominion Stock | 12,600 00 | | By Receipts from New York Loan, 1919-29 | 60,000,000 00 |
| | 3½% Loan, 1914-19 | 26,701,842 68 | | | |
| | Temporary Loan, 1917— | | | | |
| | 5% New York | 74,959,000 00 | | | |
| | To Payments over Receipts in Savings Banks, April 1, 1919, to Mar. 31, 1920 | 10,722,205 67 | | | |
| | To 9-10 Geo. V, Chap. 67, *The Public Service Loan Act, 1919* | 100,000,000 00 | | By Balance negotiable | 216,909,771 10 |
| | | 291,909,771 10 | | | 291,909,771 10 |
| | To Balance, April 1, 1920 | 216,909,771 10 | | | |

No. 16.

NUMBER and Total Salaries of Officials coming under the Superannuation and Retirement Fund Act on April 1st, 1920.

| Department | July 1st, 1892 | | | April 1st, 1920 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. of Officials | Annual Salaries | Total Salaries by Departments | No. of Officials, Superannuation Fund No. 1 | No. of Officials, Superannuation Fund No. 2 | No. of Officials, Retirement Fund | Total Number of Officials | Annual Salaries, Superannuation Fund No. 1 | Annual Salaries, Superannuation Fund No. 2 | Annual Salaries Retirement Fund | Total Annual Salaries | Total Annual Salaries by Departments |
| | | $ | $ | | | | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Agriculture Inside | 42 | 50,770 | | 4 | 1 | 256 | 261 | 10,900 00 | 3,800 00 | 390,980 00 | 405,680 00 | 405,680 00 |
| " Outside | 11 | 10,092 | 60,862 | | | | | | | | | |
| Archives | | | | 2 | | 27 | 29 | 6,050 00 | | 50,502 27 | 56,552 27 | 56,552 27 |
| Auditor General's Office | 26 | 29,110 | 29,110 | 12 | 2 | 78 | 92 | 37,800 00 | 4,900 00 | 106,600 00 | 149,300 00 | 149,300 00 |
| Civil Service Commission | | | | 1 | | 47 | 48 | 4,000 00 | | 75,290 00 | 79,290 00 | 79,290 00 |
| Conservation Commission | | | | | 1 | 19 | 20 | | 6,000 00 | 30,250 00 | 36,250 00 | 36,250 00 |
| Customs Inside | 29 | 34,790 | | 15 | 8 | 190 | 213 | 36,000 00 | 19,350 00 | 274,710 00 | 330,060 00 | |
| " Outside | 1,004 | 660,220 | 695,010 | 129 | 35 | 2,742 | 2,906 | 206,255 00 | 55,900 00 | 3,342,150 00 | 3,604,305 00 | 3,934,365 00 |
| External Affairs | | | | 3 | | 26 | 29 | 7,100 00 | | 35,210 00 | 42,310 00 | 42,310 00 |
| Finance Inside | 34 | 49,020 | | 7 | 2 | 77 | 86 | 23,400 00 | 6,000 00 | 105,700 00 | 135,100 00 | |
| " Outside | 28 | 36,150 | 85,170 | 8 | 1 | 20 | 29 | 17,300 00 | 1,400 00 | 34,100 00 | 52,800 00 | 187,900 00 |
| Governor General's Secretary's Office | 6 | 6,900 | 6,900 | 1 | 1 | 11 | 13 | 4,000 00 | 1,000 00 | 16,250 00 | 21,250 00 | 21,250 00 |
| Health Department Inside | | | | 2 | | 35 | 37 | 9,000 00 | | 70,820 00 | 79,820 00 | |
| " Outside | | | | 2 | | 12 | 14 | 1,800 00 | | 16,623 75 | 18,423 75 | 98,243 75 |
| High Commissioner's Office | 6 | 7,834 | 7,834 | 3 | | 6 | 9 | 7,250 00 | | 14,400 00 | 21,650 00 | 21,650 00 |
| House of Commons | 59 | 82,000 | 82,000 | 6 | 4 | 73 | 83 | 16,337 50 | 6,900 00 | 155,425 00 | 178,662 50 | 178,662 50 |
| Immigration and Coloniz. Inside | | | | 1 | | 85 | 86 | 2,800 00 | | 118,090 00 | 120,890 00 | |
| " " Outside | | | | | | 22 | 22 | | | 24,910 00 | 24,910 00 | 145,800 00 |
| Indian Affairs Inside | 47 | 49,850 | | 12 | 1 | 55 | 68 | 32,000 00 | 1,300 00 | 86,400 00 | 119,700 00 | |
| " Outside | 22 | 29,650 | 79,500 | | | 1 | 1 | | | 1,300 00 | 1,300 00 | 121,000 00 |
| Inland Revenue Inside | 25 | 38,120 | | 5 | 3 | 27 | 35 | 15,600 00 | 5,950 00 | 37,250 00 | 58,800 00 | |
| " Outside | 406 | 387,807 | 425,927 | 56 | 14 | 237 | 307 | 94,175 00 | 26,200 00 | 319,540 00 | 439,915 00 | 498,715 00 |
| Insurance | 4 | 7,200 | 7,200 | 2 | | 22 | 24 | 4,900 00 | | 37,300 00 | 42,200 00 | 42,200 00 |
| Interior Inside | 90 | 96,126 | | 33 | 2 | 770 | 805 | 88,750 00 | 6,500 00 | 1,084,320 00 | 1,179,570 00 | |
| " Outside | 37 | 52,445 | 148,571 | 1 | | 3 | 4 | 3,400 00 | | 4,700 00 | 8,100 00 | 1,187,670 00 |
| Justice Inside | 16 | 25,960 | | 11 | 2 | 56 | 69 | 38,850 00 | 5,500 00 | 110,300 00 | 154,650 00 | |
| " Outside | 34 | 47,500 | 73,460 | 1 | | 11 | 12 | 2,800 00 | | 21,100 00 | 23,900 00 | 178,550 00 |
| Labour | | | | | | 49 | 49 | | | 78,720 00 | 78,720 00 | 78,720 00 |

NUMBER and Total Salaries of Officials coming under the Superannuation and Retirement Fund Act on April 1st, 1920 —*Concluded.*

| Department | July 1st, 1892 | | | April 1st, 1920 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. of Officials | Annual Salaries | Total Salaries by Departments | No. of Officials, Superannuation Fund No. 1 | No. of Officials, Superannuation Fund No. 2 | No. of Officials, Retirement Fund | Total Number of Officials | Annual Salaries, Superannuation Fund No. 1 | Annual Salaries, Superannuation Fund No. 2 | Annual Salaries, Retirement Fund | Total Annual Salaries | Total Annual Salaries by Departments |
| | | $ | $ | | | | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Library of Parliament | 13 | 16,700 | 16,700 | 7 | ..... | 10 | 17 | 24,600 00 | ..... | 11,537 49 | 36,137 49 | 36,137 49 |
| Marine.....Inside | 23 | 43,180 | ..... | 7 | 5 | 108 | 120 | 18,200 00 | 13,600 00 | 187,500 00 | 219,300 00 | ..... |
| " .....Outside | 234 | 111,240 | 154,420 | 2 | 1 | 3 | 6 | 1,020 00 | 2,000 00 | 1,500 00 | 4,520 00 | 223,820 00 |
| Militia and Defence.....Inside | 31 | 42,700 | ..... | 3 | 4 | 118 | 125 | 8,000 00 | 12,500 00 | 162,900 00 | 183,400 00 | ..... |
| " " .....Outside | 1 | 3,200 | 45,900 | ..... | ..... | 7 | 7 | ..... | ..... | 17,550 00 | 17,550 00 | 200,950 00 |
| Mines | 31 | 47,640 | 47,640 | 8 | 3 | 161 | 172 | 27,800 00 | 10,900 00 | 322,567 50 | 361,267 50 | 361,267 50 |
| Naval.....Inside | ..... | ..... | ..... | 4 | 3 | 116 | 123 | 10,300 00 | 9,600 00 | 173,250 00 | 193,150 00 | ..... |
| " .....Outside | ..... | ..... | ..... | 1 | ..... | 39 | 40 | 4,000 00 | ..... | 40,860 00 | 44,860 00 | 238,010 00 |
| Post Office.....Inside | 210 | 197,090 | ..... | 53 | 9 | 585 | 647 | 98,050 00 | 19,050 00 | 662,060 00 | 779,160 00 | ..... |
| " .....Outside | 1,284 | 941,070 | 1,138,160 | 196 | 73 | 5,730 | 5,999 | 268,145 00 | 92,646 00 | 5 803,846 00 | 6,164,637 00 | 6,943,797 00 |
| Printing and Stationery.....Inside | 21 | 22,450 | 22,450 | 3 | 2 | 31 | 36 | 6,300 00 | 4,200 00 | 54,100 00 | 64,600 00 | ..... |
| " .....Outside | ..... | ..... | ..... | 2 | ..... | ..... | 2 | 7,600 00 | ..... | ..... | 7,600 00 | 72,200 00 |
| Privy Council | 16 | 22,025 | 22,025 | 3 | 3 | 14 | 20 | 8,600 00 | 9,800 00 | 24,400 00 | 42,800 00 | 42,800 00 |
| Public Works.....Inside | 25 | 36,520 | ..... | 9 | 3 | 285 | 297 | 26,900 00 | 6,100 00 | 484,692 00 | 517,592 00 | 517,592 00 |
| " .....Outside | 22 | 14,647 | 51,167 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Railways and Canals.....Inside | 28 | 46,550 | ..... | 7 | 2 | 82 | 91 | 18,500 00 | 7,600 00 | 155,295 00 | 181,395 00 | ..... |
| " .....Outside | 251 | 152,117 | 198,667 | 16 | ..... | ..... | 16 | 21,665 75 | ..... | ..... | 21,665 75 | 203,060 75 |
| R. Can. M. Police.....Inside | 7 | 9,450 | ..... | 2 | ..... | 10 | 12 | 5,600 00 | ..... | 21,600 00 | 27,200 00 | 27,200 00 |
| " " .....Outside | 52 | 57,700 | 67,150 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Secretary of State | 34 | 38,510 | 38,510 | 6 | ..... | 39 | 45 | 16,150 00 | ..... | 56,410 00 | 72,560 00 | 72,560 00 |
| Senate | 27 | 32,950 | 32,950 | 10 | 1 | 19 | 30 | 26,350 00 | 1,600 00 | 40,550 00 | 68,500 00 | 68,500 00 |
| Soldiers' Civil Re-Establishment | ..... | ..... | ..... | ..... | ..... | 9 | 9 | ..... | ..... | 19,600 00 | 19,600 00 | 19,600 00 |
| Soldiers' Settlement Board | ..... | ..... | ..... | 1 | ..... | 13 | 14 | 3,500 00 | ..... | 31,120 00 | 34,620 00 | 34,620 00 |
| Trade and Commerce.....Inside | ..... | ..... | ..... | 2 | 3 | 138 | 143 | 3,650 00 | 10,300 00 | 177,750 00 | 191,700 00 | ..... |
| " " .....Outside | ..... | ..... | ..... | 4 | 1 | 7 | 12 | 2,650 00 | 1,300 00 | 16,750 00 | 20,700 00 | 212,400 00 |
| | 4,236 | 3,537,283 | 3,537,283 | 663 | 190 | 12,481 | 13,334 | 1,278,048 25 | 351,896 00 | 15,108,779 01 | 16,738,623 26 | 16,738,623 26 |

## No. 17

## DECAYED PILOTS FUND

In account with the Dominion of Canada

| | | | |
|---|---|---|---|
| 1920 | | | |
| April 1. | Balance from March 31, 1919 | | $ 68,809 53 |
| | Receipts from April 1, 1919 to March 31, 1920 | | 5,204 56 |
| | Interest on Bonds— | | |
| | 1916–31 War Loan Bonds | $ 200 00 | |
| | 1917–37 War Loan Bonds | 125 00 | |
| | 1917 Victory Loan Bonds | 522 50 | |
| | Montreal Harbour Bonds | 880 00 | |
| | Province of Ontario Bonds | 1,080 00 | |
| | | | 2,807 50 |
| | Interest on deposit with the Government | | 177 70 |
| | | | 76,999 29 |
| | Less—Pension to pilots, widows and minors | | 7,117 97 |
| | | | $ 69,881 32 |
| | Gain for year $1,071.79 | | |

| | | |
|---|---|---|
| 1920 | | |
| March 31. | Cash on deposit with the Government | $ 7,881 32 |
| March 31. | Bonds and debentures held by Government as under | |

MONTREAL HARBOUR BONDS

| Date | Rate of Interest | Maturing | Series | Numbers | Amount | |
|---|---|---|---|---|---|---|
| | | | | | $ cts. | |
| July 4 1891 | 4 p.c | July 5, 1921 | H | 64, 65, 139-142 | 6,000 00 | |
| Jan. 5, 1894 | 4 p.c | July 5, 1924 | J | 231-246 | 16,000 00 | |

PROVINCE OF ONTARIO BONDS

| | | | | | | |
|---|---|---|---|---|---|---|
| May 1, 1915 | 4½ p.c | May 1, 1925 | L | L 3532, 3, 4, 3060, 3067-S | 6,000 00 | |
| May 1, 1915 | 4½ p.c | May 1, 1925 | | Nos. 0708-0725 inclusive | 18,000 00 | |

DOMINION OF CANADA BONDS

| | | | | | | |
|---|---|---|---|---|---|---|
| Oct. 1, 1916 | 5 p.c | Oct. 1, 1931 | 1916-31 | E 05882-05885 inclusive | 4,000 00 | |
| Mar. 1, 1917 | 5 p.c | Mar. 1, 1937 | 1917-37 | B 22260-2 inclusive | 1,500 00 | |
| Mar. 1, 1917 | 5 p.c | Mar. 1, 1937 | 1917-37 | M 12839 | 1,000 00 | |
| Dec. 1, 1917 | 5½ p.c | Dec. 1, 1937 | V Loan | V LX X1560V | 5,000 00 | |
| Dec. 1, 1917 | 5½ p.c | Dec. 1, 1937 | V. Loan | X X24605-8M | 4,000 00 | |
| Dec. 1, 1917 | 5½ p.c | Dec. 1, 1937 | V. Loan | X X75717 | 500 00 | |
| | | | | | | 62,000 00 |
| | | | | | | $ 69,881 32 |

## No. 18

## THE GRAND TRUNK PACIFIC RAILWAY COMPANY

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £14,000,000 guaranteed by the Dominion Government (Chapter 98, Acts of 1905.)

| | | | Dr. | Cr. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| By proceeds of £3,200,000 issue of 3 per cent bonds in March, 1905, and sold to Rothschilds & Sons at a net price of 92¼ and accrued interest— | | | | |
| £3,200,000 at 92¼ | £2,960,000 0 0 | $14,405,333 33 | | |
| Accrued interest | 34,817 0 11 | 169,442 96 | | |
| | £2,994,817 0 11 | $14,574,776 29 | | |
| Less cost of exchange in transfer to Canada | | 15,102 21 | | |
| | | | | 14,559,674 08 |
| By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1909, and sold to Rothschilds & Sons at a net price of 80 and accrued interest | | | | |
| £2,000,000 at 80 | £1,600,000 0 0 | $7,786,666 66 | | |
| Accrued interest | 4,014 5 0 | 19,536 02 | | |
| | £1,604,014 5 0 | $7,806,202 68 | | |
| Plus profit in exchange in transfer to Canada | | 5,006 09 | | |
| | | | | 7,811,208 77 |
| By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1910, placed with the Bank of Montreal, London, for public subscription on terms to net the company at least £80 13 9 (actual amount received £80 14 6¾ per cent.)— | | | | |
| £2,000,000 at 80 14 6¾ | £1,613,978 1 0 | $7,854,693 17 | | |
| Less interest on prepayments | 1,169 15 5 | 5,692 88 | | |
| | £1,612,808 5 7 | $7,849,000 29 | | |
| Plus interest allowed by Bank of Montreal, London, on holdings to date of transfer to Canada | 1,732 11 4 | 8,431 82 | | |
| | £1,614,540 16 11 | $7,857,432 11 | | |
| Less cost of exchange in transfer to Canada | | 5,186 66 | | |
| | | | | 7,852,245 45 |
| By interest allowed by Banks on deposits | | | | 1,280,977 07 |
| By amount to meet the obligations of the Crown to the Company under paragraph 5 of the schedule to Chapter 24, Acts of 1904 | | | | 4,994,416 66 |
| By proceeds of £6,800,000 (balance of issue of £14,000,000) purchased by Dominion Government under the terms of the Grand Trunk Pacific Railway Bond Purchase Act, 1913— | | | | |
| £6,800,000 at par | | $33,093,333 33 | | |
| Less amount allocated for the payment of interest on sums raised by the company from time to time on the pledging of bonds— | | | | |
| Feb. 11, 1913, Bank of Montreal, Montreal | $ 17,376 73 | | | |
| Feb. 21, 1913, Bank of Montreal, London, £37,696 8 2 | 183,455 85 | | | |
| May 5, 1914, Union of London and Smith's Bank, London, £7,128 8 9 | 34,691 73 | | | |
| May 5, 1914, Glynn Mills Bank, Ltd., London, £4,277 1 3 | 20,815 04 | | | |
| May 18, 1914, Bank of Montreal, London, £17,108 4 5 | 83,260 01 | | | |
| | $ 339,599 36 | | | |
| Plus cost of exchange on transfer to Canada | 14,118 15 | 353,717 51 | | |
| | | | | 32,739,615 82 |
| To amount of payments made to the company under sundry certificates from the Government Chief Engineer | | | 69,238,137 85 | |
| | | | 69,238,137 85 | 69,238,137 85 |

SESSIONAL PAPER No. 2

## No. 19

## THE GRAND TRUNK PACIFIC RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

### Authorized issue of $16,000,000 guaranteed by the Dominion of Canada (Chapter 34, Acts of 1914.)

| | | | Dr. | Cr. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| By advances made by the Dominion Government against pledge of $7,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation, Cap. 4, George V.... | | | | 6,000,000 00 |
| By proceeds of £655,600 of this issue sold to Messrs. Foley, Welch & Stewart, as follows:— | | | | |
| Nov. 20, 1914, £482,400 at 92½ | $ 2,171,604 00 | | | |
| Accrued interest | 33,508 91 | | | |
| | | $ 2,205,112 91 | | |
| Jan. 26, 1915, £119,500 at 92½ | 537,949 17 | | | |
| Accrued interest | 854 18 | | | |
| | | 538,803 35 | | |
| Feb. 20, 1915, £28,400 at 92½ | 127,847 33 | | | |
| Accrued interest | 581 17 | | | |
| | | 128,428 50 | | |
| Aug. 13, 1915, £25,300 at 92½ | 113,892 17 | | | |
| Accrued interest | 423 40 | | | |
| | | 114,315 57 | | |
| | | | | 2,986,660 33 |
| By proceeds of sale of balance of issue to the Grand Trunk Railway Co | | | | 3,780,000 00 |
| By interest accrued on deposit.... | | | | 2,115 52 |
| To amount of payments made to the company under sundry certificates from the Government Chief Engineer | | | 12,768,775 85 | |
| | | | 12,768,775 85 | 12,768,775 85 |

## No. 20

## THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA

### Authorized issue of £1,622,586 19s. 9d. guaranteed by the Dominion of Canada (Chapter 11, Acts of 1908).

| | | | Dr. | Cr. |
|---|---|---|---|---|
| | | | $ cts. | $ cts |
| By proceeds of sale of £1,265,698 19s. 9d., or $6,150,000, 3½ per cent first mortgage debenture stock sold en bloc for | | $ 6,000,000 00 | | |
| Less exchange at $4·862142 in transfer to Canada.... | | 5,577 08 | | |
| | | | | 5,994,422 92 |
| By proceeds of £358,888 3½ per cent first mortgage debenture stock sold in March, 1911, at a net price to the company of 92, £330,176 19s. 2d | | $ 1,606,861 19 | | |
| Less exchange in transfer to Canada | | 4,326 51 | | |
| | | | | 1,602,534 68 |
| By interest accrued to May 31, 1920, on deposits | | | | 281,173 92 |
| To amount of payments made to the company under sundry certificates from the Government Engineer | | | 7,107,789 54 | |
| To balance | | | 770,341 98 | |
| | | | 7,878,131 52 | 7,878,131 52 |
| May 31, 1920, By balance. | | | | 770,341 98 |

## No. 21

# THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of $45,000,000 guaranteed by the Dominion of Canada (Chapter 20, Acts of 1914).

| — | Dr. | Cr. |
|---|---|---|
| | $ cts. | $ cts. |
| By advance made by Dominion Government, August to December, 1914, against pledge of $12,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation Cap. 4-5, Geo. V | | 10,000,000 00 |
| By proceeds sale of £3,000,000 4 per cent bonds in July, 1914, at a net price to the Company of 91½ £ 2,745,000 0 0 $13,359,000 00 | | |
| By profit on exchange in transfer to Canada 109,361 32 | | 13,468,361 32 |
| By proceeds sale of £500,000 4 per cent bonds in February, 1915, at a price to the Company of 91 plus accrued interest £ 455,000 0 0 | | |
| Accrued interest 7,145 6 5 | | |
| £ 462,145 6 5 $2,249,107 23 | | |
| To loss in exchange in transfer to Canada 8,279 55 | | 2,240,827 68 |
| By advance made by Columbia Trust Co., New York, September, 1915, against pledge of $15,333,333.34, 4 per cent bonds, said bonds being pledged as security for the repayment of notes issued by the Company, due September 1, 1917, for $11,500,000. These notes were sold on a 6 per cent basis less underwriting claims, the net proceeds being | | 11,084,850 00 |
| On September 1, 1917, when these notes came due to enable the Company to take them up the Government advanced to the Company $9,981,021.03 against security of $15,306,334 of the above 4 per cent bonds, the remaining bonds $27,000 were sold under the option given to holders of the notes at the price of 79 per cent, and the difference in proceeds namely, 6·7075% reverted to the credit of this account being $ 1,811 03 | | |
| By gain on Exchange from New York 33 95 | | 1,844 98 |
| By interest accrued to May 31, 1920 | | 329,508 28 |
| To amount of payments made to the Company under sundry Certificates from the Government engineer | 37,123,348 11 | |
| To balance | 2,044 15 | |
| | 37,125,392 26 | 37,125,392 26 |
| May 31, 1920. By balance | | 2,044 15 |

## No 22

## THE CANADIAN NORTHERN ONTARIO RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £7,350,000 guaranteed by the Dominion of Canada (Chapter 6, Acts of 1911.)

| —— | | | Dr. | Cr |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Proceeds of £7,000,000 3½ per cent first mortgage debenture stock sold at a net price to the company of 90⅜ | £6,353,500 0 0 | $30,915,500 00 | | |
| Less exchange in transfer to Canada | | 1,531 34 | | |
| | | | | 30,913,968 66 |
| By advance made by the Guaranty Trust Company of New York, July, 1913, on £293,837 first mortgage debenture stock pledged as security | | | | 1,001,004 71 |
| By proceeds of sale of £33,561 in July, 1914, of this stock at a net price of 88 | £29,533 14 0 | | | |
| By advance made by Lloyds Bank, Ltd., London, on £22,602 of above stock pledged as security (£70 advanced July, 1914, for each £100 of pledged securities) | 15,821 8 0 | | | |
| | £45,355 2 0 | $ 220,728 15 | | |
| By profit on exchange in transfer to Canada | | 188 84 | | |
| | | | | 220,916 99 |
| By interest accrued to May 31, 1920, on deposits | | | | 1,441,847 35 |
| To amount of payments made to the company under sundry certificates from the Government Engineer | | | 33,005,146 44 | |
| To balance | | | 572,591 27 | |
| | | | 33,577,737 71 | 33,577,737 71 |
| May 31, 1920. By balance | | | | 572,591 27 |

## No. 23

## THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £647,260 guaranteed by the Dominion of Canada (Chapter 6, Acts of 1910, as amended by Chapter 8, Acts of 1912.)

| —— | | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| By proceeds of sale of £647,260 in October, 1911, 3½ per cent first mortgage debenture stock at a net price to the company of 92, £595,479 4s. 0d. | $2,897,998 77 | | |
| Less exchange in transfer to Canada | 7,819 69 | | |
| | | | 2,890,179 08 |
| By interest accrued to May 31, 1920, on deposits | | | 80,044 95 |
| To amount of payments made to the company under sundry certificates from the Government Engineer | | 2,952,897 03 | |
| To balance | | 17,327 00 | |
| | | 2,970,224 03 | 2,970,224 03 |
| May 31, 1920. By balance | | | 17,327 00 |

## No. 24

## THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £733,561 guaranteed by the Dominion of Canada (Chapter 7, Acts of 1912).

| | | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| By proceeds of £410,959 issue, 3½ per cent debenture stock sold in November, 1912, at a net price to the company of 90, £369,863 2s. 0d | $1,800,000 13 | | |
| Loss of transfer to Canada | 0 13 | | |
| | | | 1,800,000 00 |
| By advances made by the Canadian Bank of Commerce, July, 1913, on the pledging of $1,350,000 3½ per cent debenture stock ($70 advanced for each $100 pledged) | | | 945,000 00 |
| By advances made by the Guaranty Trust Company of New York, July, 1913, on £45,206 3½ per cent debenture stock pledged as security | | | 154,001 77 |
| By interest accrued to May 31, 1920, on deposits | | | 40,597 53 |
| To amount of payments made to the company under sundry certificates from the Government Engineer | | 2,927,440 00 | |
| To balance | | 12,159 30 | |
| | | 2,939,599 30 | 2,939,599 30 |
| May 31, 1920. By balance | | | 12,159 30 |

## No. 25

## INDIAN TRUST FUND.

Showing transactions in connection with the Fund during the year ended March 31, 1920.

| Service | Dr. | Cr. |
|---|---|---|
| Balance, March 31, 1919 | | 9,238,786 67 |
| Collection on land sales, timber and stone dues, rents, fines and fees | | 2,717,626 11 |
| Interest for year ended March 31, 1919 | | 472,837 77 |
| Legislative grants to supplement the funds | | 4,100 00 |
| Outstanding cheques, 1917-18 | | 211 57 |
| Credit transfers during the year | | 5,000 00 |
| Expenditure during the year | 1,538,505 06 | |
| Balance, March 31, 1920 | 10,900,057 06 | |
| | $12,438,562 12 | $12,438,562 12 |

## No. 26

### Dominion Note Circulation.

| Denominntion | March 31, 1916 | March 31, 1917 | March 31, 1918 | March 31, 1919 | March 31, 1920 |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| $ 1 | 12,710,797 00 | 13,600,274 00 | 14,414,114 00 | 15,217,260 50 | 16,550,738 50 |
| 2 | 9,216,470 50 | 10,441,368 50 | 11,256,895 50 | 12,161,479 50 | 13,238,914 50 |
| 4 | 47,491 00 | 44,251 00 | 42,187 00 | 39,439 00 | 38,299 00 |
| 5 | 2,728,577 50 | 3,253,092 50 | 4,813,507 50 | 4,772,455 00 | 3,434,275 00 |
| 50 | 10,250 00 | 10,150 00 | 5,350 00 | 4,200 00 | 3,950 00 |
| 100 | 2,000 00 | 1,600 00 | 400 00 | ..... | ..... |
| 500 | 2,100,000 00 | 2,187,500 00 | 2,355,500 00 | 1,868,500 00 | 2,596,000 00 |
| 1,000 | 4,505,000 00 | 4,339,000 00 | 3,841,000 00 | 4,146,000 00 | 4,773,000 00 |
| 500 Special | 238,500 00 | 196,500 00 | 174,000 00 | 124,500 00 | 95,000 00 |
| 1,000 Special | 1,461,000 00 | 1,612,000 00 | 1,375,000 00 | 992,000 00 | 1,159,000 00 |
| 5,000 Special | 143,975,000 00 | 146,450,000 00 | 211,230,000 00 | 213,505,000 00 | 234,105,000 00 |
| 50,000 Special | ..... | ..... | ..... | 44,000,000 00 | 34,650,000 00 |
| Fractional | 920,271 29 | 1,085,481 54 | 1,163,140 67 | 1,200,120 42 | 1,260,871 67 |
| Provincial | 27,774 25 | 27,769 25 | 27,766 25 | 27,743 25 | 27,743 25 |
| | 177,943,131 54 | 183,248,986 79 | 250,798,860 92 | 298,058,697 67 | 311,932,791 92 |

## No. 27

### Dominion Notes Withdrawn from Circulation and Destroyed.

| Denominations | 1916-17 | 1917-18 | 1918-19 | 1919-20 |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Fractionals | 85,429 75 | 97,144 87 | 116,631 25 | 119,490 25 |
| $1 | 13,963,343 00 | 13,847,050 00 | 14,667,565 50 | 16,998,082 00 |
| $2 | 10,359,892 00 | 10,871,283 00 | 11,845,556 00 | 13,355,397 00 |
| $4 | 3,624 00 | 1,800 00 | 2,992 00 | 1,084 00 |
| $5 | 1,649,125 00 | 2,428,340 00 | 3,200,602 50 | 3,333,125 00 |
| $50 | 100 00 | 4,800 00 | 450 00 | 150 00 |
| $100 | 400 00 | 1,200 00 | 1,100 00 | 100 00 |
| Provincials | 5 00 | 3 00 | 23 00 | ..... |
| $500 | 277,000 00 | 338,000 00 | 346,500 00 | 461,000 00 |
| $1,000 | 387,000 00 | 456,000 00 | 372,000 00 | 599,000 00 |
| $500 Special | 57,000 00 | 25,500 00 | 41,000 00 | 114,000 00 |
| $1,000 Special | 316,000 00 | 356,000 00 | 286,000 00 | 237,000 00 |
| $5,000 Special | 2,370,000 00 | 4,375,000 00 | 2,465,000 00 | 4,525,000 00 |
| Total | 29,468,918 75 | 32,802,120 87 | 33,345,420 25 | 29,743,428 25 |

## No. 28

### Dominion Notes Issued and Redeemed and in Circulation.

| Fiscal Year | Notes in circulation April 1 | Notes held by Asst. Rec'r's General April 1 | New Notes Issued during year | Notes Withdrawn and destroyed during year | Notes held by Asst. Rec'r's General March 31, 1920 | Notes in circulation March 31, 1920 |
|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1912 | 113,443,633 40 | 28,406,318 75 | 39,949,522 50 | 33,648,544 00 | | |
| 1913 | 112,101,885 65 | 35,849,045 00 | 44,870,977 50 | 34,950,615 87 | | |
| 1914 | 117,795,638 53 | 40,075,653 75 | 59,054,750 00 | 28,243,244 62 | | |
| 1915 | 157,056,118 91 | 31,626,678 75 | 55,597,250 00 | 25,917,736 12 | | |
| 1916 | 177,943,131 54 | 40,284,180 00 | 35,370,750 00 | 29,468,918 75 | | |
| 1917 | 183,248,986 79 | 40,880,156 00 | 152,019,000 00 | 32,802,120 87 | | |
| 1918 | 250,798,860 92 | 92,547,161 00 | 99,791,250 00 | 33,345,420 25 | | |
| 1919 | 298,058,697 67 | 111,733,154 00 | 45,138,500 00 | 39,743,428 25 | 163,254,131 50 | 311,932,791 92 |

## No. 29

### Silver Recoinage Statement.

| — | Amount withdrawn for recoinage face value | Amount recoined face value | Loss on recoinage |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| April 30, 1913 | 842,743 11 | 742,672 63 | 53,543 37 |
| April 30, 1914 | 154,992 10 | 185,866 37 | 15,652 84 |
| March 31, 1915 | 106,015 65 | 96,893 15 | 9,122 50 |
| March 31, 1916 | 156,830 00 | 143,354 10 | 13,475 90 |
| March 31, 1917 | 93,687 15 | 85,506 45 | 8,180 70 |
| March 31, 1918 | 79,205 65 | 72,131 20 | 7,074 45 |
| March 31, 1919 | 66,679 80 | 60,516 50 | 6,163 30 |
| March 31, 1920 | 58,896 35 | 57,641 00 | 1,255 35 |
| | 1,559,049 81 | 1,444,581 40 | 114,468 41 |

## No. 30

### Copper Recoinage Statement.

| — | Amount withdrawn for recoinage face value | Amount recoined face value | Loss on recoinage |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| April 30, 1913 | 266 17 | 201 44 | |
| March 31, 1914 | 55 32 | 70 87 | 49 18 |
| March 13, 1915 | 46 50 | 43 78 | 2 72 |
| March 31, 1916 | 54 43 | 51 53 | 2 90 |
| March 31, 1917 | 75 56 | 72 04 | 3 52 |
| March 31, 1918 | 62 84 | 59 50 | 3 34 |
| March 31, 1919 | 89 02 | 83 82 | 5 20 |
| March 31, 1920 | 123 96 | 118 94 | 5 02 |
| | 773 80 | 701 92 | 71 88 |

## No. 31

DOMINION NOTES ISSUED TO ASSISTANT RECEIVERS' GENERAL.

| Denominations | 1915–16 | 1916–17 | 1917–18 | 1918–19 | 1919–20 |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Fractional | 186,250 00 | 263,750 00 | 185,000 00 | 154,846 00 | 209,500 00 |
| $1 | 14,040,000 00 | 14,860,000 00 | 14,828,000 00 | 15,380,000 00 | 18,984,000 00 |
| $2 | 9,976,000 00 | 11,312,000 00 | 11,936,000 00 | 12,520,000 00 | 15,000 000 00 |
| $4 | | | | | |
| $5 | | 515,000 00 | 2,840,000 00 | 3,700,000 00 | 1,980,000 00 |
| $500 | 105,000 00 | 270,000 00 | 250,000 00 | 335,000 00 | 865,000 00 |
| $1,000 | 290,000 00 | 300,000 00 | 230,000 00 | 555,000 00 | 1,700,000 00 |
| $500 Special | | | | | |
| $1,000 " | | 350,000 00 | 250,000 00 | 50,000 00 | 250,000 00 |
| $5,000 " | 31,000,000 00 | 7,500,000 00 | 121,500,000 00 | 22,100,000 00 | 1,150,000 00 |
| $50,000 " | | | | 45,000,000 00 | 5,000,000 00 |
| Total | 55,597,250 00 | 35,370,750 00 | 152,019,000 00 | 99,794,846 00 | 45,138,500 00 |

## No. 32

STATEMENT showing One and Two Dollar Dominion Notes in Circulation—Total amount of Dominion Notes and Bank Notes in Circulation and amount of Gold held by the Receiver General, March 31, 1882, to March 31, 1920.

| Year | One and Two Dollar Notes in Circulation | Total Dominion Notes in Circulation | Bank Notes in Circulation | Gold held by the Receiver General |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| 1882 | 5,675,413 00 | 14,315,437 77 | 32,947,260 04 | 2,149,461 92 |
| 1883 | 5,809,538 00 | 15,801,769 98 | 34,517,813 52 | 2,381,288 51 |
| 1884 | 5,427,385 00 | 16,901,296 46 | 30,197,882 51 | 2,548,794 52 |
| 1885 | 5,290,655 00 | 15,600,166 86 | 29,791,262 85 | 2,345,525 44 |
| 1886 | 5,195,631 00 | 16,858,838 28 | 29,959,916 55 | 4,060,046 84 |
| 1887 | 5,761,588 00 | 14,781,270 78 | 31,521,420 43 | 2,516,972 36 |
| 1888 | 5,933,659 00 | 15,931,679 11 | 31,985,285 27 | 3,452,022 09 |
| 1889 | 5,852,398 00 | 15,110,965 33 | 32,471,522 09 | 3,925,994 19 |
| 1890 | 5,974,395 00 | 15,228,780 65 | 31,704,281 61 | 3,017,109 53 |
| 1891 | 6,262,728 00 | 16,156,465 48 | 33,020,661 30 | 3,789,704 21 |
| 1892 | 6,211,976 00 | 16,213,525 76 | 32,483,965 00 | 3,728,463 36 |
| 1893 | 6,526,193 00 | 17,587,711 66 | 33,430,883 00 | 5,550,381 36 |
| 1894 | 6,362,517 00 | 19,548,102 45 | 30,702,607 00 | 7,624,381 36 |
| 1895 | 6,339,098 00 | 20,946,237 12 | 29,414,796 00 | 9,175,245 43 |
| 1896 | 6,606,214 00 | 18,791,747 62 | 30,789,457 00 | 7,049,897 33 |
| 1897 | 6,711,754 00 | 21,987,613 26 | 31,082,521 00 | 10,380,205 37 |
| 1898 | 7,306,574 00 | 21,142,624 76 | 35,930,085 00 | 9,779,170 97 |
| 1899 | 7,902,076 00 | 22,933,078 39 | 38,409,227 00 | 11,768,191 25 |
| 1900 | 8,599,618 00 | 24,452,442 52 | 43,814,918 00 | 10,829,263 02 |
| 1901 | 9,136,829 00 | 28,498,519 52 | 47,611,967 00 | 15,159,309 02 |
| 1902 | 9,546,552 00 | 29,868,112 05 | 52,442,982 00 | 15,939,396 55 |
| 1903 | 10,671,569 00 | 33,777,733 58 | 58,283,484 00 | 20,702,144 08 |
| 1904 | 11,241,646 00 | 39,777,831 33 | 59,760,119 00 | 27,377,814 83 |
| 1905 | 11,616,702 00 | 47,839,250 33 | 58,721,173 00 | 35,813,970 43 |
| 1906 | 12,697,203 00 | 47,201,260 22 | 65,991,818 00 | 32,617,209 02 |
| 1907 | 14,427,814 00 | 54,794,596 86 | 76,346,013 00 | 37,619,596 81 |
| 1908 | 14,119,524 00 | 60,455,991 36 | 69,047,892 00 | 41,689,751 31 |
| 1909 | 14,215,537 00 | 79,351,080 50 | 68,708,458 00 | 61,581,665 45 |
| 1910 | 15,728,269 00 | 87,134,068 50 | 78,265,822 00 | 69,736,110 85 |
| 1911 | 17,155,996 00 | 89,994,270 25 | 81,938,753 00 | 74,159,771 40 |
| 1912 | 19,356,015 00 | 113,443,633 40 | 95,918,404 00 | 98,802,395 14 |
| 1913 | 20,783,997 00 | 112,101,885 65 | 102,202,047 00 | 98,507,112 81 |
| 1914 | 20,605,876 00 | 117,795,638 53 | 96,848,384 00 | 101,161,366 18 |
| 1915 | 20,236,008 50 | 157,056,118 91 | 96,666,544 00 | 94,644,423 44 |
| 1916 | 21,927,267 50 | 177,943,131 54 | 114,804,604 00 | 120,931,622 98 |
| 1917 | 24,041,642 50 | 183,248,986 79 | 148,265,140 00 | 118,561,338 50 |
| 1918 | 25,771,009 50 | 250,798,860 92 | 191,058,404 00 | 119,941,748 92 |
| 1919 | 27,378,740 00 | 298,058,697 67 | 214,576,870 00 | 121,141,122 07 |
| 1920 | 29,789,653 00 | 311,932,791 92 | 225,769,628 00 | 104,399,455 48 |

*Includes amount held as reserve against Savings Bank Deposits.

## No. 33

STATEMENT showing Amount of Canadian Gold Coin issued by Mint to March 31, 1920.

| —— | March 31, 1913 | March 31, 1914 | March 31, 1915 | March 31, 1916 | Total |
|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ |
| Montreal | 185,000 | 45,000 | | | 230,000 |
| Toronto | 280,000 | | | | 280,000 |
| Halifax | 32,500 | | | | 32,500 |
| St. John, N.B | 37,500 | | | | 37,500 |
| Charlottetown | 8,000 | | | | 8,000 |
| Winnipeg | 125,000 | | | | 125,000 |
| Victoria | 162,500 | | | | 162,500 |
| Ottawa | 893,325 | 2,151,410 | 897,170 | 535 | 3,947,440 |
| By Mint | 3,885 | 1,070 | 40,525 | | 45,480 |
| | 1,732,710 | 2,197,480 | 937,695 | 535 | 4,868,420 |

| | |
|---|---|
| $ 5 | 1,388,060 |
| $10 | 3,480,360 |
| | 4,868,420 |

NOTE.—First coin issued May 10, 1912.

NO CANADIAN GOLD COIN ISSUED SINCE 1916.

## No. 34

COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years 1858 to 1907; also coinage struck for New Brunswick and Nova Scotia before Confederation in 1867, and for Prince Edward Island before 1873, when that Province entered the Confederation, and coined and issued by the Royal Mint, Ottawa, January 1, 1908, to December 31, 1919.

| Year | Silver | | | | | | Bronze | | |
|---|---|---|---|---|---|---|---|---|---|
| | 50 cents | 25 cents | 20 cents | 10 cents | 5 cents | Total | 1 cent | ½ cent | Total |
| | $ | $ cts. | $ | $ | $ | $ cts. | $ | $ | $ |
| 1858 | | | 150,000 | 125,000 | 75,000 | 350,000 00 | 100,000 | | 100,000 |
| 1859 | | | | | | | 95,790 | | 95,790 |
| 1860 | | | | | | | | 1,114 | 1,114 |
| 1861 | | | | | | | 10,000 | | (a) 10,000 |
| 1861 | | | | | | | 8,000 | 2,000 | (b) 10,000 |
| 1862 | | | 30,000 | 15,000 | 5,000 | 50,000 00 | | | (a) |
| 1862 | | | | | | | 10,000 | | (b) 10,000 |
| 1864 | | | 30,000 | 10,000 | 5,000 | 45,000 00 | 10,000 | | (a) 10,000 |
| 1864 | | | | | | | 8,000 | 2,000 | (b) 10,000 |
| 1870 | 225,000 | 225,000 00 | | 160,000 | 140,000 | 750,000 00 | | | |
| (j) 1871 | | | | | | | 10,000 | | (c) 10,000 |
| 1871 | 100,000 | 100,000 00 | | 80,000 | 70,000 | 350,000 00 | | | |
| (j) 1872 | 40,000 | 560,000 00 | | 100,000 | 100,000 | 800,000 00 | | | |
| (j) 1874 | | 400,000 00 | | 60,000 | 40,000 | 500,000 00 | | | |
| (j) 1875 | | 250,000 00 | | 100,000 | 50,000 | 400,000 00 | | | |
| (j) 1876 | | | | | | | 40,000 | | 40,000 |
| (j) 1880 | | 100,000 00 | | 150,000 | 150,000 | 400,000 00 | | | |
| (j) 1881 | 75,000 | 205,000 00 | | 95,000 | 75,000 | 450,000 00 | 20,000 | | 20,000 |
| (j) 1882 | | 150,000 00 | | 100,000 | 50,000 | 300,000 00 | 40,000 | | 40,000 |
| (j) 1883 | | 240,000 00 | | 30,000 | 30,000 | 300,000 00 | | | |
| 1884 | | | | 15,000 | 10,000 | 25,000 00 | 25,000 | | 25,000 |
| 1885 | | 48,000 00 | | 40,000 | 50,000 | 138,000 00 | | | |
| 1886 | | 135,000 00 | | 80,000 | 85,000 | 300,000 00 | 15,000 | | 15,000 |
| 1887 | | 25,000 00 | | 35,000 | 25,000 | 85,000 00 | 15,000 | | 15,000 |
| 1888 | 30,000 | 100,000 00 | | 50,000 | 50,000 | 230,000 00 | 40,000 | | 40,000 |
| 1889 | | (d) 16,585 00 | | 60,000 | 60,000 | 136,585 00 | | | |
| (j) 1890 | 10,000 | 50,000 00 | | 45,000 | 50,000 | 155,000 00 | 10,000 | | 10,000 |
| 1891 | | 30,000 00 | | 80,000 | 90,000 | 200,000 00 | (i) 14,525 | | 14,525 |
| 1892 | 75,500 | 127,500 00 | | 52,000 | 43,000 | 298,000 00 | 12,000 | | 12,000 |
| 1893 | | 25,000 00 | | 50,000 | 85,000 | 160,000 00 | 20,000 | | 20,000 |
| 1894 | (e) 14,518 | 55,000 00 | | 50,000 | 25,000 | 144,518 00 | 10,000 | | 10,000 |
| 1895 | | | | | | | 12,000 | | 12,000 |
| 1896 | | | | 65,000 | 75,000 | 140,000 00 | 20,000 | | 20,000 |
| 1897 | | | | | | | 15,000 | | 15,000 |
| 1898 | 50,000 | | | 72,000 | 95,000 | 217,000 00 | | | |
| (j) 1898 | | | | | | | 10,000 | | 10,000 |
| 1899 | 25,000 | (f) 103,895 00 | | 120,000 | 150,000 | 398,895 00 | 24,000 | | 24,000 |
| 1900 | 59,000 | 330,000 00 | | 110,000 | 90,000 | 589,000 00 | 10,000 | | 10,000 |
| (j) 1900 | | | | | | | 26,000 | | 26,000 |
| 1901 | 40,000 | 160,000 00 | | 120,000 | 100,000 | 420,000 00 | 41,000 | | 41,000 |
| 1902 | 60,000 | 116,000 00 | | 72,000 | 106,000 | 354,000 00 | 30,000 | | 30,000 |
| (j) 1902 | | 200,000 00 | | 110,000 | 110,000 | 420,000 00 | | | |
| 1903 | | (g) 211,537 50 | | 50,000 | 50,000 | 311,537 50 | 40,000 | | 40,000 |
| (j) 1903 | 70,000 | | | 132,000 | 132,000 | 334,000 00 | | | |
| 1904 | 30,000 | 100,000 00 | | 100,000 | 120,000 | 350,000 00 | 25,000 | | 25,000 |
| 1905 | 20,000 | 200,000 00 | | 100,000 | 130,000 | 450,000 00 | 20,000 | | 20,000 |
| 1906 | 175,000 | (h) 309,460 75 | | 170,000 | 155,000 | 809,460 75 | 41,000 | | 41,000 |
| 1907 | 150,000 | 522,000 00 | | 262,000 | 260,000 | 1,194,000 00 | 24,000 | | 24,000 |
| (j) 1907 | | | | | | | 8,000 | | 8,000 |
| 1908 | 7,700 | 22,025 00 | | 14,900 | 18,400 | 63,025 00 | 21,604 | | 21,604 |
| 1909 | 126,600 | 403,900 00 | | 210,300 | 127,500 | 868,300 00 | 39,300 | | 39,300 |
| 1910 | 243,600 | 660,300 00 | | 337,000 | 223,100 | 1,464,000 00 | 42,020 | | 42,020 |
| 1911 | 162,000 | 622,000 00 | | 367,700 | 239,300 | 1,391,000 00 | 54,480 | | 54,480 |
| 1912 | 150,500 | 622,500 00 | | 334,500 | 284,500 | 1,392,000 00 | 50,000 | | 50,000 |
| Forward | 1,939,418 | 7,425,703 25 | 210,000 | 4,329,400 | 3,828,800 | 17,733,321 25 | 1,066,719 | 5,114 | 1,071,833 |

COINAGE (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years, 1858 to 1907, etc.—*Continued.*

| Year | Silver | | | | | | Bronze | | |
|---|---|---|---|---|---|---|---|---|---|
| | 50 cents | 25 cents | 20 cents | 10 cents | 5 cents | Total | 1 cent | ½ cent | Total |
| Brought forward | $ cts. 1,939,418 | $ cts. 7,425,703 25 | $ 210,000 | $ cts. 4,329,400 | $ cts. 3,828,800 | $ cts. 17,733,321 25 | $ 1,066,719 | $ 5,114 | $ cts. 1,071,833 |
| 1913 | 138,000 | 447,000 00 | ..... | 326,000 | 264,000 | 1,175,000 00 | 55,600 | ..... | 55,600 |
| 1914 | 80,500 | 303,500 00 | ..... | 194,000 | 156,002 | 734,002 00 | 35,100 | ..... | 35,100 |
| 1915 | 6,000 | 92,000 00 | ..... | 68,000 | 40,000 | 206,000 00 | 50,400 | ..... | 50,400 |
| 1916 | 190,000 | 439,700 00 | ..... | 464,300 | 208,000 | 1,302,000 00 | 110,700 | ..... | 110,700 |
| 1917 | 334,000 | 786,000 00 | ..... | 508,200 | 234,000 | 1,862,200 00 | 116,900 | ..... | 116,900 |
| 1918 | 434,000 | 1,056,000 00 | ..... | 574,000 | 338,000 | 2,402,000 00 | 131,917 | ..... | 131,917 |
| 1919 | 538,000 | 1,470,000 00 | ..... | 834,044 | 434,000 | 3,276,044 10 | 123,800 | ..... | 123,800 |
| | 3,659,918 | 12,019,903 25 | 210,000 | 7,297,944 | 5,502,802 | 28,690,567 35 | 1,691,136 | 5,114 | 1,696,250 |

NOTE.—(*a*) New Brunswick coinage. (*b*) Nova Scotia coinage. (*c*) Prince Edward Island coinage. (*d*) Recoined from withdrawn 20 cent pieces of the nominal value of $17,074. (*e*) Recoined from withdrawn 20 cent pieces of the nominal value of $15,000. (*f*) Including $18,895, recoined from withdrawn 20 cent pieces of the nominal value of $9,500 and worn silver coin of the estimated value of $10,500. (*g*) Partly produced from worn silver coin of the nominal value of $11,686.75. (*h*) Partly produced from worn silver coin of the nominal value of $2,000. (*i*) Including $4,525, produced from old copper and bronze coin. (*j*) Coined at the Mint, Birmingham.

## No. 35

STATEMENT showing amount of United States silver and bronze coin withdrawn from circulation in Canada and exported during the period from April 1, 1915, to March 31, 1920, together with the expenditure in connection therewith

| | 1915-16 | 1916-17 | 1917-18 | 1918-19 | 1919-20 | Totals 1910-20 |
|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ |
| Ontario | 524,532 81 | 562,070 66 | 532,953 36 | 327,522 11 | 199,055 79 | 5,361,718 73 |
| Quebec | 158,351 69 | 145,871 48 | 160,058 06 | 139,160 49 | 135,696 69 | 1,743,773 99 |
| Nova Scotia | 27,610,75 | 25,398 85 | 19,338 38 | 30,014 30 | 15,555 90 | 230,190 40 |
| New Brunswick | 36,052 15 | 27,943 00 | 26,402 30 | 59,246 60 | 20,849 91 | 319,598 71 |
| Manitoba | 181,105 01 | 171,870 28 | 172,230 62 | 112,165 05 | 113,405 16 | 1,820,389 07 |
| British Columbia | 309,148 47 | 319,568 30 | 347,911 65 | 123,517 08 | 136,166 26 | 3,587,667 26 |
| Alberta | 46,294 65 | 66,774 30 | 54,151 45 | 27,593 22 | 24,420 57 | 652,852 17 |
| Saskatchewan | 39,747 77 | 50,230 61 | 53,433 40 | 81,952 63 | 24,946 80 | 521,308 38 |
| Prince Edward Island | 100 00 | 100 00 | ..... | 1,025 00 | 1,820 00 | 3,985 00 |
| Yukon | 1,630 00 | 4,700 00 | 1,197 00 | 1,442 00 | 2,932 00 | 11,901 00 |
| Total | 1,324,573 30 | 1,374,527 48 | 1,367,676 22 | 853,638 48 | 674,849 08 | 14,253,384 71 |
| Commission paid | 4,966 79 | 5,154 23 | 5,128 37 | 3,201 01 | 2,530 56 | 53,443 64 |
| Express charges | 5,312 97 | 5,360 81 | 4,762 58 | 3,699 95 | 3,191 69 | 54,685 09 |
| Total | 10,279 76 | 10,515 04 | 9,890 95 | 6,900 96 | 5,722 25 | 108,128 73 |

SESSIONAL PAPER No. 2

## No. 36

## CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Revenue and Working Expenses for the Fiscal Year ended March 31, 1920.

| | From April 1, 1919 to April 1, 1920. | |
|---|---|---|
| **Revenue.** | | |
| Transportation Rail Line— | | |
| Freight | 24,995,186 63 | |
| Passenger | 10,248,885 40 | |
| Excess Baggage | 54,605 47 | |
| Sleeping Cars | 472,497 77 | |
| Parlor and Chair Cars | 23,868 06 | |
| Mail | 473,302 80 | |
| Express | 1,099,394 46 | |
| Milk | 49,131 53 | |
| Switching | 174,829 99 | |
| Special Service Trains | 14,033 49 | |
| Other Freight trains | 5,503 91 | |
| Transportation Water Line— | | |
| Freight | 591,332 25 | |
| Incidentals— | | |
| Dining and Buffet Cars | 678,342 18 | |
| Hotel and Restaurants | 79,736 14 | |
| Station, Train and Boat Privileges | 26,040 57 | |
| Storage Freight | 33,429 20 | |
| Storage Baggage | 7,107 24 | |
| Demurrage | 171,646 88 | |
| Telegraph and Telephones | 9,958 42 | |
| Grain Elevators | 60,221 44 | |
| Rents of Buildings and Other Property | 70,154 52 | |
| Miscellaneous | 146,273 81 | |
| Joint Facilities—Credit | 30,726 33 | |
| Hire of Equipment—Income Account | 1,887,163 87 | |
| | 41,403,372 36 | |
| LESS.—Income Account—Rental | 142,246 04 | |
| | | 41,261,126 32 |
| **WORKING EXPENSES** | | |
| Maintenance of Way and Structures | 12,231,324 57 | |
| Maintenance of Equipment | 8,640,326 88 | |
| Traffic | 542,196 67 | |
| Transportation Rail Line | 23,614,237 90 | |
| Transportation Water Line | 447,778 00 | |
| Miscellaneous Operations | 935,702 70 | |
| General | 744,594 40 | |
| *Rental of Leased Lines*— | | |
| Lake Superior Branch | 600,000 00 | |
| New Brunswick & Prince Edward Island Ry | 3,540 00 | |
| International Railway | 45,000 00 | |
| Vale Railway | 2,400 00 | |
| | | 47,807,101 12 |
| Difference between Receipts & Working Expenses | | 6,545,974 80 |

## No. 37

## CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Open Accounts on March 31, 1920.

| Details | Dr. | Cr. |
|---|---|---|
| | $ cts. | $ cts. |
| To Individuals' and Companies' ledger | 6,967,349 65 | |
| Traffic ledger | 1,350,668 12 | |
| Car Service ledger | 155,907 73 | |
| Auditors' Suspense | 226,318 16 | |
| Rents ledger | 5,747 31 | |
| Cash | 0 02 | |
| Cash in Transit | 67,135 45 | |
| Loss and Damage Freight Suspense | 41,208 69 | |
| Unclaimed Wages | 5,453 06 | |
| Unclaimed freight | 5,403 74 | |
| Rail Loan Account | 148,926 90 | |
| Station Agents | 983,317 00 | |
| War Savings and Thrift Stamps | 11,419 62 | |
| Advances | 259,124 95 | |
| Road and Equipment Suspense "International Ry." | 2,666 67 | |
| Capital Suspense (Improvements at Fredericton) | 5,181 54 | |
| Capital Suspense (St. John and Quebec Ry.) | 9,136 79 | |
| Capital Suspense (Yale Railway) | 49,234 31 | |
| Branch Lines Aid Suspense | 138,510 93 | |
| L. and N.C. Suspense Ledger | 114,386 68 | |
| Dining and Sleeping Cars—Department—East | 74,708 23 | |
| Victory Loan Suspense | 119,573 28 | |
| Restaurant Suspense | 3,684 08 | |
| Capital Suspense—Land at Levis | 3 30 | |
| Capital Suspense—Grand Trunk Pacific Co | 1,759 69 | |
| By Freight in transit | | 181,213 31 |
| Equipment Renewals | | 1,055,972 34 |
| Fire Renewal Account | | 127,144 90 |
| Rail Renewal Account | | 52,411 38 |
| Capital Suspense Overseas Rails | | 733,949 85 |
| " Elgin and Havelock Ry | | 792 46 |
| " York and Carleton Ry | | 165 18 |
| " St. Martins Ry | | 1,736 96 |
| " Moncton and Buctouche Ry | | 5,713 40 |
| " Salisbury and Albert Ry | | 2,609 90 |
| Dining and Sleeping Car Department—West | | 114 61 |
| Balance | | 8,585,001 61 |
| | 10,746,825 90 | 10,746,825 90 |

## No. 38

## ST. JOHN AND QUEBEC RAILWAY.

STATEMENT of Revenue and Working Expenses for the year ended March 31, 1920.

| — | From April 1, 1919 to April 1, 1920 | |
|---|---|---|
| REVENUE | $ cts. | $ cts. |
| Transportation Rail Lines— | | |
| Freight | 105,663 03 | |
| Passenger | 55,892 55 | |
| Excess Baggage | 280 41 | |
| Mail | 2,210 56 | |
| Express | 2,636 03 | |
| Switching | 15 00 | |
| Incidentals— | | |
| Station and Train Privileges | 60 00 | |
| Rent of Buildings and other Property | 327 40 | |
| Storage Freight | 43 88 | |
| Demurrage | 328 00 | |
| Miscellaneous | 150 75 | |
| Income Account—Rental | 85 67 | |
| | 167,693 31 | |
| LESS—Hire of Equipment | 26,758 27 | |
| | | 140,935 04 |
| WORKING EXPENSES | | |
| Maintenance of Way and Structures | 154,406 25 | |
| Maintenance of Equipment | 18,233 87 | |
| Traffic | 2,859 65 | |
| Transportation Rail Line | 109,740 36 | |
| General | 3,768 95 | |
| Rental Leased Roads— | | |
| St. John and Quebec Ry | 98,599 66 | |
| | | 387,608 74 |
| Difference between receipts and working expenses | | 246,673 70 |

## No. 39

## ST. JOHN AND QUEBEC RAILWAY.

STATEMENT of Open Accounts on March 31, 1920.

| Details | Dr. | Cr. |
|---|---|---|
| | $ cts. | $ cts. |
| To Individuals' and Companies' Ledgers | 3,188 42 | |
| Traffic Ledger | 252 17 | |
| Auditors' Suspense | 1,387 39 | |
| Cash in Transit | 357 75 | |
| Station Agents | 2,247 78 | |
| Rents Ledger | 49 20 | |
| By Balance | | 7,482 71 |
| | 7,482 71 | 7,482 71 |

## No. 40

### No. 1.—Province of Ontario—Debt Account, 47 Vic., Cap. 4.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920.. | | 2,848,289 52 |

### No. 2.—Province of Quebec—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | To balance as per Public Accounts of 1920. | 1,473,609 63 | |

### No. 3.—Province of Quebec—Debt Account, 47 Vic., Cap. 4.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920.. | | 2,549,213 61 |

### No. 4.—Province of Nova Scotia—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920.. | | 1,055,924 25 |

### No. 5.—Province of Nova Scotia—Debt Suspense Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | To balance as per Public Accounts of 1920.. | 40,315 94 | |

## No. 6.—Province of New Brunswick—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920 | | 529,299 39 |

## No. 7.—Province of Prince Edward Island—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920 | | 775 791 83 |

## No. 8.—Province of Prince Edward Island—Land Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | To balance as per Public Accounts of 1920 | 782,402 33 | |

## No. 9.—Province of British Columbia—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920 | | 583,021 40 |

## No. 10.—Province of Manitoba—Debt Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1920. March 31. | By balance as per Public Accounts of 1920 | | 3,578,941 20 |

## No. 11.—Province of Ontario—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1919 | | | |
| July 1 | By ½ year's subsidy on population of 2,523,274 (Census 1911)— | | |
| | 2,500,000 at 80 cents per head per annum ..... $1,000,000 00 | | |
| | 23,274 at 60 cents per head per annum ..... 6,982 20 | | |
| | | ..... | 1,006,982 20 |
| | By ½ year's allowance under 47 Vic., cap. 4 ..... | ..... | 71,207 24 |
| | ½ year's allowance under B.N.A. Act, 1907 ..... | ..... | 120,000 00 |
| " | To Cash ..... | 1,198,189 44 | |
| 1920 | | | |
| Jan. 1 | By ½ year's subsidy and allowances as above ..... | ..... | 1,198,189 44 |
| " 2 | To Cash ..... | 1,198,189 44 | |
| | | 2,396,378 88 | 2,396,378 88 |

## No. 12.—Province of Quebec—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1919 | | | |
| July 1 | By ½ year's subsidy on population of 2,002,712 at 80 cents per head per annum (Census 1911) ..... | ..... | 801,084 80 |
| | ½ year's allowance under 47 Vic., cap 4 ..... | ..... | 63,730 34 |
| | ½ year's allowance under B.N.A. Act, 1907 ..... | ..... | 120,000 00 |
| " 2 | To Cash ..... | 984,815 14 | |
| 1920 | | | |
| Jan. 1 | By ½ year's subsidy allowance as above ..... | ..... | 984,815 14 |
| " 2 | To Cash ..... | 984,815 14 | |
| | | 1,969,630 28 | 1,969,630 28 |

## No. 13.—Province of Nova Scotia—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1919 | | | |
| July 1 | By ½ year's subsidy on population of 492,338 at 80 cents per head per annum (Census 1911) ..... | ..... | 196,935 20 |
| | By ½ year's allowance under B.N.A. Act, 1907 ..... | ..... | 95,000 00 |
| | ½ year's interest on debt allowance of $1,055,929 12 ..... | ..... | 26,398 23 |
| " 2 | To Cash ..... | 318,333 43 | |
| 1920 | | | |
| Jan. 1 | By ½ year's subsidy and allowance as above ..... | ..... | 318,333 43 |
| " 2. | To Cash ..... | 318,333 43 | |
| | | 636,666 86 | 636,666 86 |

## No. 14.—Province of New Brunswick—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts | $ cts. |
| 1919 | | | |
| July 1 | By ½ year's subsidy on population of 351,889 at 80 cents per head per annum (Census 1911) | | 140,755 60 |
| | By ½ year's allowance under B.N.A. Act, 1907 | | 90,000 00 |
| | By ½ year's allowance in lieu of export duty on lumber | | 75,000 00 |
| | By ½ year's interest on $529,299.39 debt allowance | | 13,232 48 |
| " 2 | To Cash | 318,988 08 | |
| 1920 | | | |
| Jan. 1 | By ½ year's subsidy and allowance as above | | 318,988 08 |
| " 2 | To Cash | 318,988 08 | |
| | | 637,976 16 | 637,976 16 |

## No. 15.—Province of Manitoba—Subsidy Account

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts | $ cts. |
| 1919 | | | |
| July 1 | By ½ year's subsidy on population of 613,000 at 80 cents per head Estimated population Jan. 1, 1918 | | 245,200 00 |
| " 1 | By ½ year's allowance under B.N.A. Act, 1907 | | 95,000 00 |
| " 1 | By ½ year's allowance as authorized by section 5, subsection 1 of "The Manitoba Boundaries Act, 1912"— | | |
| | In lieu of Public Lands on population between 400,000 and 800,000 (½ of $562,500) $281,250 00 | | |
| | Less ½ year's Swamp Lands deduction of 5% per annum of $2,769,856.66 $69,246 41 | | |
| | Less ½ year's University Lands deduction of 5% interest per annum on $300,000 7,500 00 | | |
| | 76,746 41 | | 204,503 59 |
| | By ½ year's grant of 5% per annum interest on $7,631,683.85 in lieu of debt as authorized by section 4 of "The Manitoba Boundaries Act, 1912" | | 190,792 09 |
| July 2 | To Cash | 735,495 68 | |
| 1920 | | | |
| Jan. 1 | By ½ year's grant for its local purpose and support of its Government at the rate of 80 cents per head per annum or an estimated population of 613,000 (Jan. 1, 1918) | | 245,200 00 |
| | By ½ year's grant as authorized by S. 1. s.s. (1) B.N.A., Act, Oct., 1907 | | 95,000 00 |
| | By ½ year's allowance as authorized by 2 Geo. 5, Cap. 32, Sec. 5. s.s. 1, less deductions as above | | 204,503 59 |
| | By ½ year's grant as authorized by 2 Geo. 5, Cap. 32, Sec. 4 | | 190,792 09 |
| | To Cash | 735,495 68 | |
| | | 1,470,991 36 | 1,470,991 36 |

## No. 16.—Province of British Columbia—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts | $ cts. |
| 1919 | | | |
| July 1.... | By ½ year's subsidy on population of 392,480 at 80 cents per head per annum (Census 1911) | | 156,992 00 |
| | By ½ year's allowance under B.N.A. Act, 1907 | | 90,000 00 |
| | By ½ year's allowance in lieu of lands as authorized by O.C., Windsor, 16th May, 1871 | | 50,000 00 |
| | By ½ year's interest on debt allowance of 5 per cent per annum on $583,021.40 | | 14,575 53 |
| July 2.... | To Cash | 311,567 53 | |
| 1920 | | | |
| Jan. 1... | By ½ year's subsidy and allowance as above | | 311,567 53 |
| " 2.... | To Cash | 311,567 53 | |
| | | 623,135 06 | 623,135 06 |

## No. 17.—Province of Prince Edward Island—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| 1919 | | | |
| July 1.... | By ½ year's subsidy on population of 109,078 at 80 cents per head per annum (Census 1891) | | 43,631 20 |
| | By ½ year allowance under B.N.A. Act, 1907 | | 50,000 00 |
| | By ½ year allowance in lieu of lands | | 22,500 00 |
| | By ½ year's additional subsidy allowance under 50–51 Vic., c. 8, | | 10,000 00 |
| | By ½ year's further allowance in settlement of steamship service claim under '1 Edward 7, cap. 3, section 1 | | 15,000 00 |
| July 2.... | By ½ year's interest on debt of 5% per annum on $775,791.83 | | 19,394 79 |
| | To ½ year's deduction on Land Account balance being 5% per annum on $781,402.33 as authorized by O.C. Windsor, 26th June, 1873 | 19,560 05 | |
| | To Prince Edward Island Railway for interest on the cost and maintenance of the Hillsboro River bridge as authorized by 63–64 Vic., cap. 7 | 4,875 00 | |
| | By ½ year's grant as authorized by 2 Geo. 5, cap. 42, sec. 2 | | 50,000 00 |
| | To Cash | 186,090 94 | |
| 1920 | | | |
| Jan. 1.... | By ½ year's subsidies and allowances as above | | 210,525 99 |
| | To deductions as above | 24,435 05 | |
| " 2.... | To Cash | 186,090 94 | |
| | | 421,051 98 | 421,051 98 |

## No. 18.—Province of Saskatchewan—Subsidy Account.

| Date. | —— | Dr. | Cr. |
|---|---|---|---|
| 1919 | | $ cts. | $ cts. |
| July 1.... | By ½ year's subsidy on population of 744,000 at 80 cents per head per annum (estimated population Jan. 1, 1918)..... | ..... | 297,600 00 |
| | By ½ year's allowance under B.N.A. Act, 1907..... | ..... | 95,000 00 |
| | To cash..... | 392,600 00 | |
| Sept. 1... | By ½ year's interest on debt allowance of 5% per annum on $8,107,500..... | ..... | 202,687 50 |
| | By ½ year's allowance in lieu of Public Lands, population between 400,000 and 800,000 as authorized by 4-5 Edward 7, cap. 42 (1905), sec. 20..... | ..... | 281,250 00 |
| July 2... | To cash..... | 483,937 50 | |
| 1920 | | | |
| Jan. 1.... | By ½ year's subsidy on population of 744,000 at 80 cents per head per annum (estimated population Jan. 1, 1918) ..... | ..... | 297,600 00 |
| | By ½ year's allowance as above..... | ..... | 95,000 00 |
| Jan. 2 ... | To cash..... | 392,600 00 | |
| March 1 .. | By ½ year's allowance as above..... | ..... | 483,937 50 |
| | To cash..... | 483,937 50 | |
| | | 1,753,075 00 | 1,753,075 00 |

## No. 19.—Province of Alberta—Subsidy Account.

| Date | —— | Dr. | Cr. |
|---|---|---|---|
| 1919 | | $ cts. | $ cts. |
| July 1.... | By ½ year's subsidy on population of 579,000 at 80 cents per head per annum (estimated population Jan. 1, 1918)... ..... | ..... | 231,600 00 |
| | By ½ year's allowance under B.N.A. Act, 1907..... | ..... | 95,000 00 |
| July 2 ... | To casb..... | 326,600 00 | |
| Sept. 1... | By ½ year's interest on debt allowance of 5% per annum on $8,107,500..... | ..... | 202,687 50 |
| | By ½ year's allowance in lieu of public lands (census 1911), population over 400,000..... | ..... | 281,250 00 |
| | To cash..... | 483,937 50 | |
| 1920 | | | |
| Jan. 1.... | By ½ year's subsidy on population of 579,000 at 80 cents per head per annum (estimated population Jan. 1, 1918)..... | ..... | 231,600 00 |
| | By ½ year's allowance as above..... | ..... | 95,000 00 |
| Jan. 2 ... | To cash..... | 326,600 00 | |
| March 1.. | By ½ year's allowance as above..... | ..... | 483,937 50 |
| | To cash..... | 483,937 50 | |
| | | 1,621,075 00 | 1,621,075 00 |

## Subsidy Allowances from July 1, 1867, to close of Fiscal Year ended March 31, 1920.

| Province | Allowances for Government | Allowances per head of Population | Special Grants | Interest on Debt Allowances | Total |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Ontario..... | 6,320,000 00 | 69,786,021 99 | ..... | 2,892,301 42 | 78,998,323 41 |
| Quebec..... | 5,920,000 00 | 55,266,112 00 | ..... | 3,412,342 69 | 64,598,454 69 |
| Nova Scotia..... | 4,870,000 00 | 17,496,612 80 | 826,980 00 | 2,443,796 64 | 25,637,389 44 |
| New Brunswick..... | 4,340,000 00 | 13,413,831 20 | 7,680,000 00 | 1,027,125 56 | 26,460,956 76 |
| British Columbia..... | 3,480,000 00 | 6,000,496 00 | 5,900,000 00 | 1,438,185 78 | 16,818,681 78 |
| Prince Edward Island..... | 2,320,000 00 | 4,003,768 00 | 2,481,985 84 | 2,021,001 69 | 10,826,755 53 |
| Saskatchewan..... | 2,521,666 67 | 5,945,023 60 | 7,781,250 00 | 6,080,625 00 | 22,328,565 27 |
| Alberta..... | 2,496,666 67 | 4,747,556 67 | 7,312,500 00 | 6,080,625 00 | 20,637,348 34 |
| Manitoba..... | 4,075,000 00 | 9,445,959 20 | 8,737,626 16 | 8,008,421 13 | 30,267,006 49 |
| | 36,343,333 34 | 186,105,381 46 | 40,720,342 00 | 33,404,424 91 | 296,573,481 71 |

No.

THE DOMINION

BALANCE SHEET

*Assets.*

| | |
|---|---|
| Cash on hand and in banks | $ 133,552,381 84 |
| Specie Reserve | 122,227,367 08 |
| Advances to Banks, Provinces, etc., secured | 106,796,711 33 |
| Advances to Imperial and Foreign Governments | 229,851,293 50 |
| Advances to Soldiers' Settlement Board | 1,408,554 31 |
| Sinking Funds | 18,664,675 76 |
| Miscellaneous Current Accounts | 35,097,218 37 |
| Balance being Net Debt March 31, 1919, exclusive of interest accrued and outstanding (carried forward) | 1,812,584,818 71 |
| | 2,460,183,020 90 |

| | |
|---|---|
| Public Works—Canals | 124,969,110 32 |
| " Railways | 387,648,497 58 |
| " Miscellaneous | 99,336,655 19 |
| Military Property and Stores | 12,118,150 87 |
| Territorial Accounts | 9,895,947 68 |
| Railway Accounts—Old | 88,397,169 62 |
| Railway Accounts—Non-active | 226,844,241 07 |
| Miscellaneous Accounts—Non-active | 11,229,545 20 |
| Consolidated Fund | 852,145,501 18 |
| | 1,812,584,818 71 |

NOTE.—Net Debt as published March 31, 1919, $1,574,531,032.44—In figuring the Net Debt at that period, $20,000 was taken as Non-active assets.

41

OF CANADA.

March 31, 1919.

*Liabilities.*

| | |
|---|---|
| Dominion Notes in Circulation | $ 289,258,697 67 |
| Savings Bank Deposits | 53,057,018 22 |
| Bank Circulation Redemption Fund | 5,867,188 40 |
| Trust Funds | 11,885,091 32 |
| Province Accounts | 9,624,153 30 |
| Miscellaneous Current Accounts | 27,136,032 19 |
| Temporary Loans | 148,821,000 00 |
| Funded Debt, payable in Canada | 1,475,957,527 40 |
| " " London | 362,703,312 40 |
| " " New York | 75,873,000 00 |
| | 2,460,183,020 90 |
| Balance Net Debt Mar. 31, 1919 (brought forward) | 1,812,584,818 71 |
| | 1,812,584,818 71 |

# CANADA

# ESTIMATES

FOR THE

## FISCAL YEAR ENDING MARCH 31,

## 1922

*PRINTED BY ORDER OF PARLIAMENT*

OTTAWA
THOMAS MULVEY
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1921

[No. 3—1921.]

# ESTIMATES

## FOR THE FISCAL YEAR ENDING MARCH 31, 1922.

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| 52 | Fisheries | 237 to 246 |
| 52 | Subsidies to Provinces | |
| 53 | Mines and Geological Survey | 247 to 250 |
| 54 | Labour | 251 to 259 |
| 55 | Indians | 260 to 268 |
| 57 | Royal Canadian Mounted Police | 269 |
| 57 | Government of the Northwest Territories | 270 |
| 57 | " Yukon Territory | 271 |
| 58 | Dominion Lands and Parks | 272 |
| 60 | Soldiers' Land Settlement | 273 |
| 60 | Soldiers' Civil Re-establishment—Outside Service | 274 to 281 |
| 61 | Air Board | 282 |
| 62 | Miscellaneous | 283 to 339 |
| 65 | Customs and Inland Revenue | 340 |
| 66 | Railways and Canals—Collection of Revenue | 341 to 342 |
| 67 | Public Works—Collection of Revenue | 343 to 344 |
| 68 | Post Office—Outside Service | 345 |
| 72 | Trade and Commerce | 346 to 361 |
| 73 | Weights and Measures, Gas and Electricity Inspection | 362 to 363 |
| 73 | Demobilization | 364 to 366 |

# SUMMARY

Of the Estimated Expenditure of the Fiscal Year ending March 31, 1922, together with the sums granted for the Fiscal Year ending March 31, 1921, and a statement showing the Increase and Decrease for each Service.

| Number. | Service. | To be voted 1921-22. | Authorized by Statute. 1921-22. | Total. 1921-22. | Total. 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|---|
| | | | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| I. | Public Debt, including Sinking Funds | | 142,800,127 20 | 142,800,127 20 | 142,281,057 51 | 519,069 69 | |
| II. | Charges of Management | 816,575 00 | | 816,575 00 | 774,000 00 | 42,575 00 | |
| III. | Civil Government | 10,492,955 50 | 363,066 66 | 10,856,022 16 | 10,113,854 56 | 742,167 60 | |
| IV. | Administration of Justice | 83,833 34 | 2,097,800 00 | 2,181,633 34 | 1,738,133 34 | 443,500 00 | |
| V. | Penitentiaries | 1,371,600 00 | | 1,371,600 00 | 1,096,600 00 | 275,000 00 | |
| VI. | Legislation | 921,847 00 | 1,367,000 00 | 2,288,847 00 | 2,411,592 20 | | 122,745 20 |
| VII. | Agriculture | 4,502,139 50 | 1,100,000 00 | 5,602,139 50 | 5,463,000 00 | 139,139 50 | |
| VIII. | Immigration and Colonization | 1,636,190 00 | | 1,636,190 00 | 1,452,190 00 | 184,000 00 | |
| IX. | Health | 721,940 00 | | 721,940 00 | 727,500 00 | | 5,560 00 |
| X. | Pensions | 31,196,013 66 | 620,910 30 | 31,816,923 96 | 37,070,485 57 | | 5,253,561 61 |
| XI. | Superannuation | 90,000 00 | 570,000 00 | 660,000 00 | 580,000 00 | 80,000 00 | |
| XII. | Militia and Defence | 11,890,000 00 | | 11,890,000 00 | 12,554,807 78 | | 664,807 78 |
| XIV. | Railways and Canals—Income | 167,951,290 72 | 58,500 00 | 168,009,790 72 | 75,929,330 33 | 92,080,460 39 | |
| XVI. | Public Works—Income | 10,871,362 08 | 243,921 34 | 11,115,283 42 | 13,373,755 03 | | 2,258,471 61 |
| XVII. | Mail Subsidies and Steamship Subventions | 1,033,800 66 | | 1,033,800 66 | 1,463,467 32 | | 429,666 66 |
| XVIII. | Naval Service | 3,726,980 00 | | 3,726,980 00 | 3,335,500 00 | 391,480 00 | |
| XIX. | Ocean and River Service | 1,950,300 00 | | 1,950,300 00 | 1,764,500 00 | 185,800 00 | |
| XXI. | Lighthouse and Coast Service | 2,465,100 00 | | 2,465,100 00 | 2,639,675 00 | | 174,575 00 |
| XXII. | Scientific Institutions | 684,535 00 | | 684,535 00 | 627,900 00 | 56,635 00 | |
| XXIII. | Steamboat Inspection | 108,810 00 | | 108,810 00 | 105,470 00 | 3,340 00 | |
| XXIV. | Fisheries | 1,275,000 00 | 160,000 00 | 1,435,000 00 | 1,435,000 00 | | |
| XXV. | Subsidies to Provinces | | 11,490,860 48 | 11,490,860 48 | 11,490,860 48 | | |
| XXVI. | Mines and Geological Survey | 641,600 00 | | 641,600 00 | 652,100 00 | | 10,500 00 |
| XXVII. | Labour | 352,000 00 | 1,050,000 00 | 1,402,000 00 | 1,370,000 00 | 32,000 00 | |
| XXVIII. | Indians | 2,545,349 00 | 205,290 00 | 2,750,639 00 | 2,372,253 00 | 378,386 00 | |
| XXIX. | Royal Canadian Mounted Police | 3,527,570 75 | | 3,527,570 75 | 4,674,066 40 | | 1,146,495 65 |
| XXX. | Government of the Northwest Territories | 195,000 00 | | 195,000 00 | 8,500 00 | 186,500 00 | |
| XXXI. | Government of the Yukon Territory | 120,000 00 | | 120,000 00 | 200,000 00 | | 80,000 00 |
| XXXII. | Dominion Lands and Parks | 5,142,070 00 | | 5,142,070 00 | 4,647,660 00 | 494,410 00 | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| XXXIII. | Soldiers' Land Settlement | 35,017,000 00 | | 35,017,000 00 | 50,017,000 00 | | 15,000,000 00 |
| XXXIV. | Soldiers Civil Re-establishment | 19,310,000 00 | | 19,310,000 00 | 40,387,064 33 | | 21,077,064 33 |
| XXXV. | Air Board | 1,625,000 00 | | 1,625,000 00 | 2,000,000 00 | | 375,000 00 |
| XXXVI. | Miscellaneous | 15,745,231 43 | 312,000 00 | 16,057,231 43 | 36,691,050 99 | | 20,633,819 56 |
| XXXVII. | Customs and Inland Revenue | 6,782,195 00 | | 6,782,195 00 | 6,653,108 25 | 129,086 75 | |
| XXXVIII. | Railways and Canals—Collection of Revenue | 9,270,000 00 | | 9,270,000 00 | 7,904,500 00 | 1,365,590 00 | |
| XXXIX. | Public Works—Collection of Revenue | 1,080,600 00 | | 1,080,600 00 | 1,019,700 00 | 6,900 00 | |
| XL. | Post Office | 25,028,323 25 | | 25,028,323 25 | 24,111,728 63 | 916,594 62 | |
| XLI. | Trade and Commerce | 3,727,433 33 | | 3,727,433 33 | 1,828,319 82 | 1,899,113 51 | |
| XLII. | Weights and Measures, Gas and Electricity | 487,070 00 | | 487,070 00 | 408,165 00 | 78,905 00 | |
| | Total Consolidated Revenue | 384,386,715 22 | 162,439,475 98 | 546,826,191 20 | 513,373,895 54 | 33,452,295 66 | |
| XIII. | Railways and Canals—Capital | 11,495,127 00 | | 11,495,127 00 | 30,477,750 00 | | 18,982,623 00 |
| XV. | Public Works—Capital | 5,031,000 00 | | 5,031,000 00 | 6,498,365 48 | | 1,467,365 48 |
| XX. | Public Works—Capital—Marine Department | 10,933,000 00 | | 10,933,000 00 | 22,543,000 00 | | 11,610,000 00 |
| | Total, Capital | 27,459,127 00 | | 27,459,127 00 | 59,519,115 48 | | 32,059,988 48 |
| | Total Consolidated Revenue and Capital | 411,845,842 22 | 162,439,475 98 | 574,285,318 20 | 572,893,011 02 | 1,392,307 18 | |
| XLIII. | Demobilization | 7,777,380 00 | | 7,777,380,00 | 40,332,400 00 | | 32,555,020 00 |
| | Grand Total | 419,623,222 22 | 162,439,475 98 | 582,062,698 20 | 613,225,411 02 | | 31,162,712 82 |
| | Redemption of Debt | | 114,183,250 00 | | | | |

# I—INTEREST ON PUBLIC DEBT.

| Details | | 1921-22 | 1920-21 | Compared with Estimates for 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| INTEREST ON PUBLIC DEBT. | | $ cts. | $ cts. | $ cts. | $ cts. |
| Funded Debt payable in London | | 12,237,780 10 | 12,237,780 10 | | |
| Funded Debt payable in Canada | | 113,430,531 87 | 110,933,705 42 | 2,496,826 45 | |
| Funded Debt payable in Canada and New York | | 7,918,650 00 | 7,918,650 00 | | |
| Other Liabilities | | 7,026,201 65 | 3,909,864 48 | 3,116,337 17 | |
| *Appropriation not required for 1921-22* | | | 5,000,000 00 | | 5,000,000 00 |
| | | 140,613,163 62 | 140,000,000 00 | 613,163 62 | |
| PREMIUM, DISCOUNT AND EXCHANGE. | | | | | |
| Probable amount required | | 5,000 00 | 5,000 00 | | |
| SINKING FUNDS. | | | | | |
| *Dominion Loan of 1881.* | | | | | |
| ½ per cent on $23,467,206.27 (1 year) | $ 117,336 04 | | | | |
| Investments of dividends | 349,700 00 | | | | |
| | | 467,036 04 | 441,696 28 | 25,339 76 | |
| *3½% Loan 1930-50.* | | | | | |
| ½ per cent on $137,058,841.00 (1 year) | 685,294 21 | | | | |
| Investments of dividends | 380,000 00 | | | | |
| | | 1,065,294 21 | 989,550 48 | 75,743 73 | |
| *4% Loan 1940-60.* | | | | | |
| ½ per cent on $93,926,666 66 (1 year) | 469,633 33 | | | | |
| Investments of dividends | 180,000 00 | | | | |
| | | 649,633 33 | 609,810 75 | 39,822 58 | |
| *Appropriation not required for 1921-22* | | | 235,000 00 | | 235,000 00 |
| | | 2,181,963 58 | 2,276,057 51 | | 94,093 93 |
| SUMMARY. | | | | | |
| Interest on Public Debt | | 140,613,163 62 | 140,000,000 00 | 613,163 62 | |
| Premium, Discount and Exchange | | 5,000 00 | 5,000 00 | | |
| Sinking Funds | | 2,181,963 58 | 2,276,057 51 | | 94,093 93 |
| | | 142,800,127 20 | 142,281,057 51 | 519,069 69 | |
| *Redemption of Debt.* | | | | | |
| Public Service Loan, April 1, 1921 | | 25,000,000 00 | | | |
| Debenture Stock, June 1, 1921 | | 363,250 00 | | | |
| New York Loan, 1919-21, August 1, 1921 | | 15,000,000 00 | | | |
| Treasury Bills, October 1, 1921 | | 24,605,000 00 | | | |
| " October 15, 1921 | | 49,215,000 00 | | | |
| | | 114,183,250 00 | | | |

## II—CHARGES OF MANAGEMENT.

Amount to be voted.....$816,575.00.

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| | Offices of the Assistant Receivers General and Country Savings Banks— | | | | |
| | Salaries | 112,575 00 | 90,000 00 | 22,575 00 | |
| | Contingencies | 15,000 00 | 10,000 00 | 5,000 00 | |
| | Printing Dominion Notes | 400,000 00 | 325,000 00 | 75,000 00 | |
| | Printing, advertising, inspection, express, etc | 100,000 00 | 60,000 00 | 40,000 00 | |
| 1 | Commission for payment of interest on Public Debt; auditing, purchase of Sinking Funds | 100,000 00 | 80,000 00 | 20,000 00 | |
| | Brokerage on purchase of Sinking Funds | 6,000 00 | 6,000 00 | | |
| | English Bill Stamps, postage, etc | 3,000 00 | 3,000 00 | | |
| | Clerical Assistance in connection with transfer and registration of bonds, etc | 80,000 00 | 200,000 00 | | 120,000 00 |
| | | 816,575 00 | 774,000 00 | 42,575 00 | |

# III—CIVIL GOVERNMENT.

Amount to be voted..... $10,492,955 50

| No. of vote | Department | Details, on page number. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|---|
| | EXPENDITURE FOR WHICH VOTES ARE REQUIRED. | | $ cts. | $ cts. | $ cts. | $ cts. |
| 2 | Governor General— | | | | | |
| | Salaries, including Governor General's Secretary, additional to salary authorized by R.S. c. 4 $3,600.00..... | 74 | 33,625 00 | 33,200 00 | 425 00 | |
| | Contingencies, including allowance of 600 00 to A. F. Sladen, Private Secretary..... | ..... | 66,600 00 | 66,600 00 | | |
| 3 | Privy Council— | | | | | |
| | Salaries..... | 74 | 38,270 00 | 51,510 00 | ..... | 13,240 00 |
| | Contingencies..... | ..... | 10,000 00 | 10,000 00 | | |
| 4 | Justice— | | | | | |
| | Salaries..... | 75 | 190,832 50 | 185,679 50 | 5,153 00 | |
| | Contingencies..... | ..... | 25,000 00 | 24,000 00 | 1,000 00 | |
| 5 | Militia & Defence— | | | | | |
| | *Salaries..... | 76 | 643,751 00 | 227,930 00 | 415,821 00 | |
| | *Contingencies..... | ..... | 30,000 00 | 19,500 00 | 10,500 00 | |
| 6 | Secretary of State— | | | | | |
| | Salaries..... | 78 | 190,410 00 | 186,027 50 | 4,382 50 | |
| | Contingencies..... | ..... | 33,500 00 | 33,800 00 | ..... | 300 00 |
| 7 | Interior— | | | | | |
| | Salaries, including F. Clapp, Acting Secretary to Minister at $2,400... | 80 | 1,353,922 50 | 1,311,672 50 | 42,250 00 | |
| | Contingencies..... | ..... | 115,000 00 | 95,000 00 | 20,000 00 | |
| 8 | Immigration & Colonization— | | | | | |
| | *Salaries..... | 83 | 193,257 50 | 145,052 50 | 48,205 00 | |
| | Contingencies..... | ..... | 40,000 00 | 40,000 00 | | |
| 9 | Indian Affairs— | | | | | |
| | Salaries..... | 84 | 142,735 00 | 139,320 00 | 3,415 00 | |
| | Contingencies..... | ..... | 19,000 00 | 19,000 00 | | |
| 10 | Mounted Police— | | | | | |
| | Salaries..... | 85 | 31,535 00 | 34,837 50 | ..... | 3,302 50 |
| | Contingencies..... | ..... | 9,000 00 | 13,000 00 | ..... | 4,000 00 |
| 11 | Auditor General— | | | | | |
| | *Salaries, including Auditor General at $1,000.00 additional to 7-8 Edward VII Chap. 6..... | 85 | 218,575 00 | 176,480 00 | 42,095 00 | |
| | Contingencies..... | ..... | 22,000 00 | 34,000 00 | ..... | 12,000 00 |
| 12 | Finance— | | | | | |
| | *Salaries..... | 86 | 416,275 00 | 391,617 50 | 24,657 50 | |
| | Contingencies..... | ..... | 50,000 00 | 50,000 00 | | |
| 13 | Customs & Inland Revenue— | | | | | |
| | Salaries..... | 87 | 532,947 50 | 629,053 33 | ..... | 96,105 83 |
| | Contingencies..... | ..... | 48,000 00 | 68,000 00 | ..... | 20,000 00 |
| 14 | Agriculture— | | | | | |
| | *Salaries..... | 89 | 541,955 00 | 486,282 50 | 55,672 50 | |
| | Contingencies..... | ..... | 135,000 00 | 150,000 00 | ..... | 15,000 00 |
| 15 | Marine and Fisheries— | | | | | |
| | *Salaries..... | 92 | 360,810 00 | 318,750 00 | 42,060 00 | |
| | Contingencies..... | ..... | 68,870 00 | 69,000 00 | | 130 00 |
| 16 | Naval Service— | | | | | |
| | Salaries..... | 95 | 210,090 00 | 190,210 00 | 19,880 00 | |
| | Contingencies..... | ..... | 40,000 00 | 40,000 00 | ..... | |
| 17 | Railways & Canals— | | | | | |
| | Salaries..... | 96 | 202,025 00 | 208,804 91 | ..... | 6,779 91 |
| | Contingencies..... | ..... | 28,000 00 | 28,000 00 | | |
| 18 | Public Works— | | | | | |
| | Salaries..... | 97 | 598,510 00 | 583,120 00 | 15,390 00 | |
| | Contingencies..... | ..... | 85,000 00 | 79,000 00 | 6,000 00 | |
| 19 | Mines— | | | | | |
| | Salaries..... | 100 | 477,250 00 | 478,252 50 | ..... | 1,002 50 |
| | Contingencies..... | ..... | 6,000 00 | 6,000 00 | | |
| | Carried forward..... | ..... | 7,207,746 00 | 6,622,700 24 | 756,906 50 | 171,860 74 |

## III—CIVIL GOVERNMENT—*Continued.*

| No. of vote | Department | Details on page number. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|
| | | | | | Increase. | Decrease. |
| | | | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward | | 7,207,746 00 | 6,622,700 24 | 756,906 50 | 171,860 74 |
| 20 | Post Office— | | | | | |
| | Salaries | 102 | 1,279,144 00 | 1,028,510 00 | 250,634 00 | |
| | Contingencies, including $50.00 to W. Cooch | | 156,000 00 | 150,000 00 | 6,000 00 | |
| 21 | Trade & Commerce— | | | | | |
| | Salaries | 105 | 371,612 50 | 361,715 00 | 9,897 50 | |
| | Contingencies | | 22,000 00 | 22,000 00 | | |
| 22 | Patent & Copyright— | | | | | |
| | Salaries | 108 | 161,292 50 | 132,370 50 | 28,922 00 | |
| | Contingencies | | 35,000 00 | 35,000 00 | | |
| 23 | Labour— | | | | | |
| | Salaries | 109 | 171,640 00 | 166,656 66 | 4,983 34 | |
| | Contingencies | | 35,000 00 | 35,000 00 | | |
| 24 | High Commissioner's Office— | | | | | |
| | Salaries | 110 | 24,930 00 | 25,950 00 | | 1,020 00 |
| | Contingencies | | 69,586 00 | 69,586 00 | | |
| 25 | Insurance— | | | | | |
| | Salaries, including Superintendent of Insurance, $1,000.00 additional to salary authorized by 7-8 Edw. VII, Chap. 69 | 111 | 58,095 00 | 51,595 00 | 6,500 00 | |
| | Contingencies | | 50,200 00 | 43,000 00 | 7,200 00 | |
| 26 | External Affairs— | | | | | |
| | Salaries | 112 | 64,625 00 | 63,820 00 | 805 00 | |
| | Contingencies | | 46,000 00 | 56,000 00 | | 10,000 00 |
| 27 | Public Archives— | | | | | |
| | Salaries | 113 | 66,322 00 | 64,272 00 | 2,050 00 | |
| | Contingencies | | 12,000 00 | 11,000 00 | 1,000 00 | |
| 28 | Soldiers' Civil Re-Establishment— | | | | | |
| | Salaries | 114 | 61,660 00 | 60,700 00 | 960 00 | |
| | Contingencies | | 10,000 00 | 10,000 00 | | |
| 29 | Civil Service Commission— | | | | | |
| | Salaries | 115 | 192,490 00 | 149,755 00 | 42,735 00 | |
| | Contingencies | | 160,000 00 | 303,350 00 | | 143,350 00 |
| 30 | Health— | | | | | |
| | Salaries | 116 | 155,612 50 | 146,677 50 | 8,935 00 | |
| | Contingencies | | 82,000 00 | 84,860 00 | | 2,860 00 |
| | *Appropriation not required for 1921-22* | | | 46,270 00 | | 46,270 00 |
| | Total | | 10,492,955 50 | 9,740,787 90 | 752,167 60 | |

NOTE:—The totals of salaries for 1920-21, shown above, include portions of vote number 558, $6,000.00, which provided for the application of the re-classification

* These votes include salaries and contingencies carried under the War Appropriations and Demobilization Votes.

## III—CIVIL GOVERNMENT—*Concluded.*

| | 1921-22 | 1920-21 | Compared with Estimates of 1920-1921. Increase | Decrease |
|---|---|---|---|---|
| EXPENDITURE AUTHORIZED BY STATUTE | $ cts. | $ cts. | $ cts. | $ cts. |
| The Salary of the Governor General | 48,666 66 | 48,666 66 | | |
| " High Commissioner of Canada in England | 10,000 00 | 10,000 00 | | |
| " Lieut.-Governor of Ontario | 10,000 00 | 10,000 00 | | |
| " " Quebec | 10,000 00 | 10,000 00 | | |
| " " Nova Scotia | 9,000 00 | 9,000 00 | | |
| " " New Brunswick | 9,000 00 | 9,000 00 | | |
| " " Manitoba | 9,000 00 | 9,000 00 | | |
| " " British Columbia | 9,000 00 | 9,000 00 | | |
| " " Prince Edward Island | 7,000 00 | 7,000 00 | | |
| " " Alberta | 9,000 00 | 9,000 00 | | |
| " " Saskatchewan | 9,000 00 | 9,000 00 | | |
| " Eighteen Ministers, 1 at $15,000, 17 at $10,000 | 185,000 00 | 185,000 00 | | |
| " Two Parliamentary Secretaries at $5,000 | | 10,000 00 | | 10,000 00 |
| " Solicitor General | 7,000 00 | 7,000 00 | | |
| " Governor General's Secretary | 2,400 00 | 2,400 00 | | |
| " Auditor General | 5,000 00 | 5,000 00 | | |
| " Superintendent of Insurance | 5,000 00 | 5,000 00 | | |
| " Civil Service Commissioners, 1 at $7,000, 2 at $6,000 | 19,000 00 | 19,000 00 | | |
| | 363,066 66 | 373,066 66 | | 10,000 00 |
| SUMMARY | | | | |
| To be voted | 10,492,955 50 | 9,740,787 90 | 752,167 60 | |
| Authorized by Statute | 363,066 66 | 373,066 66 | | 10,000 00 |
| | 10,856,022 16 | 10,113,854 56 | 742,167 60 | |

# IV—ADMINISTRATION OF JUSTICE.

Amount to be voted.....$83,833 34

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | (A) EXPENDITURE FOR WHICH VOTES ARE REQUIRED. | $ cts. | $ cts. | $ cts. | $ cts. |
| | Miscellaneous expenditure | 10,000 00 | 10,000 00 | | |
| 31 | Living allowance for judge of Atlin District, B.C. | 1,200 00 | 1,200 00 | | |
| | Office expenses of purchasing agent | 2,000 00 | 2,000 00 | | |
| | *Appropriations not required for 1921-22* | | 13,500 00 | | 13,500 00 |
| | *Supreme Court of Canada.* | | | | |
| 32 | Contingencies and disbursements, salaries of officers (sheriffs, etc.), books, magazines, etc., for judges not exceeding $300 | 7,500 00 | 7,500 00 | | |
| | Law books and books for reference for Library and binding of same | 8,000 00 | 8,000 00 | | |
| | Printing, binding and distributing Court Reports | 4,500 00 | 4,500 00 | | |
| | *Exchequer Court of Canada.* | | | | |
| 33 | Contingencies—judges' travelling expenses, remuneration to sheriffs, etc., printing, stationery, etc., and $150 for judges' books | 6,000 00 | 6,000 00 | | |
| | Miscellaneous expenses, Exchequer Court in Admiralty | 500 00 | 500 00 | | |
| | Salary of Marshal in Admiralty, Quebec | 333 34 | 333 34 | | |
| | Printing, binding and distributing Court Reports | 1,500 00 | 1,500 00 | | |
| | *Appropriation not required for 1921-22* | | 500 00 | | 500 00 |
| | *Yukon Territory.* | | | | |
| 34 | Travelling allowance of Judge | 500 00 | 500 00 | | |
| | Living allowance of judge | 5,000 00 | 5,000 00 | | |
| | Salaries Territorial Court, sheriff and clerk $4,000 each; stenographer $2,600 | 10,000 00 | 10,000 00 | | |
| | Living allowances of court officers and police magistrate | 6,800 00 | 6,800 00 | | |
| | Fees and expenses of witnesses, jurors and interpreters in criminal trials | 4,000 00 | 4,000 00 | | |
| | Maintenance and transport of prisoners | 10,000 00 | 12,000 00 | | 2,000 00 |
| | Miscellaneous expenditure | 6,000 00 | 6,000 00 | | |
| | | 83,833 34 | 99,833 34 | | 16,000 00 |

## IV—ADMINISTRATION OF JUSTICE—*Continued.*

| Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|
| (B) EXPENDITURE AUTHORIZED BY STATUTE. | $ cts. | $ cts. | $ cts. | $ cts. |
| *Supreme Court of Canada.* | | | | |
| Salary of Chief justice of Canada | 15,000 00 | 10,000 00 | 5,000 00 | |
| " 5 puisne judges at $12,000 | 60,000 00 | 45,000 00 | 15,000 00 | |
| *Exchequer Court of Canada.* | | | | |
| Salary of the President | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 1 puisne judge | 9,000 00 | 7,000 00 | 2,000 00 | |
| " 6 local judges in Admiralty | 5,400 00 | 5,400 00 | | |
| Travelling allowances, Admiralty judges | 400 00 | 400 00 | | |
| *Province of Ontario.* | | | | |
| Supreme Court of Ontario— | | | | |
| Salary of Chief Justice of Ontario | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 4 justices of Appeal at $9,000 | 36,000 00 | 28,000 00 | 8,000 00 | |
| " Chief Justice of the Exchequer | 10,000 00 | 8,000 00 | 2,000 00 | |
| " " " Common Pleas | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 12 judges of High Court Division at $9,000 | 108,000 00 | 84,000 00 | 24,000 00 | |
| County Courts— | | | | |
| Salary of 70 judges and junior judges of County and Districts Courts at $5,000 | 350,000 00 | 280,000 00 | 70,000 00 | |
| Travelling allowances | 27,000 00 | 26,000 00 | 1,000 00 | |
| *Province of Quebec.* | | | | |
| Court of King's Bench— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 11 puisne judges at $9,000 | 99,000 00 | 35,000 00 | 64,000 00 | |
| Superior Court— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " Acting Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 35 judges at $9,000 | 315,000 00 | 257,000 00 | 58,000 00 | |
| Circuit Court, Montreal— | | | | |
| Salary of 4 judges, 1 at $6,000, 3 at $5,500 | 22,500 00 | 18,500 00 | 4,000 00 | |
| Travelling allowances | 20,000 00 | 20,000 00 | | |
| *Province of Nova Scotia* | | | | |
| Supreme Court— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 6 judges at $9,000 | 54,000 00 | 42,000 00 | 12,000 00 | |
| " judge of Court of Divorce | 500 00 | 500 00 | | |
| County Courts— | | | | |
| Salary of 7 judges at $5,000 | 35,000 00 | 28,000 00 | 7,000 00 | |
| Travelling allowances | 5,000 00 | 5,000 00 | | |
| *Province of New Brunswick.* | | | | |
| Court of Appeal— | | | | |
| Salary of Chief Justice of New Brunswick | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 2 judges at $9,000 | 18,000 00 | 14,000 00 | 4,000 00 | |
| " Chief Justice K.B. Division | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 3 judges at $9,000 | 27,000 00 | 21,000 00 | 6,000 00 | |
| " judge of Court of Divorce | 500 00 | 500 00 | | |
| County Courts— | | | | |
| Salary of 6 judges at $5,000 | 30,000 00 | 24,000 00 | 6,000 00 | |
| Travelling allowances | 8,000 00 | 8,000 00 | | |
| Carried forward | 1,345,300 00 | 1,039,300 00 | 306,000 00 | |

## IV—ADMINISTRATION OF JUSTICE—*Concluded.*

| Details. | 1921–22. | 1920–21. | Compared with Estimates of 1920–21. | |
|---|---|---|---|---|
| | | | Increase. | Decrease. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Brought forward | 1,345,300 00 | 1,039,300 00 | 306,000 00 | |
| *Province of Manitoba.* | | | | |
| Court of Appeal— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 4 judges at $9,000 | 36,000 00 | 28,000 00 | 8,000 00 | |
| Court of King's Bench— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 5 judges at $9,000 | 45,000 00 | 35,000 00 | 10,000 00 | |
| County Courts— | | | | |
| Salary of 10 judges at $5,000 | 50,000 00 | 40,000 00 | 10,000 00 | |
| Travelling allowances | 5,000 00 | 5,000 00 | | |
| *Province of British Columbia.* | | | | |
| Court of Appeal— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 4 judges at $9,000 | 36,000 00 | 28,000 00 | 8,000 00 | |
| Supreme Court— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 5 judges at $9,000 | 45,000 00 | 35,000 00 | 10,000 00 | |
| County Courts— | | | | |
| Salary of 14 judges at $5,000 | 70,000 00 | 56,000 00 | 14,0000 0 | |
| Travelling allowances | 18,000 00 | 18,000 00 | | |
| *Province of Prince Edward Island.* | | | | |
| Supreme Court— | | | | |
| Salary of Chief Justice | 10,000 00 | 6,500 00 | 3,500 00 | |
| " 2 assistant judges at $9,000 | 18,000 00 | 11,000 00 | 7,000 00 | |
| County Courts— | | | | |
| Salary of 3 judges at $5,000 | 15,000 00 | 12,000 00 | 3,000 00 | |
| Travelling allowances | 1,500 00 | 1,500 00 | | |
| *Province of Saskatchewan.* | | | | |
| Court of Appeal— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 3 judges at $9,000 | 27,000 00 | 21,000 00 | 6,000 00 | |
| King's Bench— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 5 judges at $9,000 | 45,000 00 | 35,000 00 | 10,000 00 | |
| District Courts— | | | | |
| Salary of 18 judges at $5,000 | 90,000 00 | 72,000 00 | 18,000 00 | |
| Travelling allowances | 11,000 00 | 10,000 00 | 1,000 00 | |
| *Province of Alberta.* | | | | |
| Supreme Court— | | | | |
| Salary of Chief Justice | 10,000 00 | 8,000 00 | 2,000 00 | |
| " 8 judges at $9,000 | 72,000 00 | 56,000 00 | 16,000 00 | |
| District Courts— | | | | |
| Salary of 12 judges at $5,000 | 60,000 00 | 48,000 00 | 12,000 00 | |
| Travelling allowances | 17,000 00 | 16,000 00 | 1,000 00 | |
| *Yukon Territory.* | | | | |
| Territorial Court— | | | | |
| Salary of Judge | 7,000 00 | 5,000 00 | 2,000 00 | |
| Police Court— | | | | |
| Salary of magistrate at Whitehorse | 4,000 00 | 4,000 00 | | |
| | 2,097,800 00 | 1,638,300 00 | 459,500 00 | |
| *Summary.* | | | | |
| To be voted | 83,833 34 | 99,833 34 | | 16,000 00 |
| Authorized by statute | 2,097,800 00 | 1,638,300 00 | 459,500 00 | |
| | 2,181,633 34 | 1,738,133 34 | 443,500 00 | |

# V—PENITENTIARIES.

Amount to be voted.....1,371,600 00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| | Kingston | 382,500 00 | 311,000 00 | 71,500 00 | |
| | St. Vincent de Paul | 305,000 00 | 240,000 00 | 65,000 00 | |
| | Dorchester | 205,800 00 | 156,800 00 | 49,000 00 | |
| | Manitoba | 152,000 00 | 107,500 00 | 44,500 00 | |
| 35 | British Columbia | 105,000 00 | 96,000 00 | 9,000 00 | |
| | Alberta | 5,000 00 | 50,000 00 | | 45,000 00 |
| | Saskatchewan | 215,500 00 | 107,500 00 | 108,000 00 | |
| | General | 800 00 | 800 00 | | |
| | *Appropriation not required for 1921-22* | | 27,000 00 | | 27,000 00 |
| | | 1,371,600 00 | 1,096,600 00 | 275,000 00 | |
| | KINGSTON | | | | |
| | Salaries and retiring allowances | 151,500 00 | 127,000 00 | 24,500 00 | |
| | Uniforms and mess | 8,000 00 | 8,000 00 | | |
| | Maintenance of convicts | 80,000 00 | 70,000 00 | 10,000 00 | |
| | Discharge expenses | 7,000 00 | 5,000 00 | 2,000 00 | |
| | Working expenses | 70,000 00 | 60,000 00 | 10,000 00 | |
| | Industries | 25,000 00 | 15,000 00 | 10,000 06 | |
| | Lands, buildings and equipment | 40,000 00 | 25,000 00 | 15,000 00 | |
| | Miscellaneous | 1,000 00 | 1,000 00 | | |
| | | 382,500 00 | 311,000 00 | 71,500 00 | |
| | ST. VINCENT DE PAUL | | | | |
| | Salaries and retiring allowances | 115,000 00 | 85,000 00 | 30,000 00 | |
| | Uniforms and mess | 5,000 90 | 5,000 00 | | |
| | Maintenance of convicts | 70,000 00 | 50,000 00 | 20,000 00 | |
| | Discharge expenses | 4,000 00 | 4,000 00 | | |
| | Working expenses | 55,000 00 | 45,000 00 | 10,000 00 | |
| | Industries | 15,000 00 | 10,000 00 | 5,000 00 | |
| | Lands, buildings and equipment | 40,000 00 | 40,000 00 | | |
| | Miscellaneous | 1,000 00 | 1,000 00 | | |
| | | 305,000 00 | 240,000 00 | 65,000 00 | |
| | DORCHESTER | | | | |
| | Salaries and retiring allowances | 83,000 00 | 60,000 00 | 23,000 00 | |
| | Uniforms and mess | 4,000 00 | 4,000 00 | | |
| | Maintenance of convicts | 40,000 00 | 27,000 00 | 13,000 00 | |
| | Discharge expenses | 3,500 00 | 2,500 00 | 1,000 00 | |
| | Working expenses | 15,000 00 | 15,000 00 | | |
| | Industries | 10,000 00 | 8,000 00 | 2,000 00 | |
| | Lands, buildings and equipment | 50,000 00 | 40,000 00 | 10,000 00 | |
| | Miscellaneous | 300 00 | 300 00 | | |
| | | 205,800 00 | 156,800 00 | 49,000 00 | |
| | MANITOBA | | | | |
| | Salaries and retiring allowances | 68,000 00 | 41,000 00 | 27,000 00 | |
| | Uniforms and mess | 3,500 00 | 3,500 00 | | |
| | Maintenance of convicts | 25,000 00 | 15,000 00 | 10,000 00 | |
| | Discharge expenses | 3,500 00 | 2,000 00 | 1,500 00 | |
| | Working expenses | 15,000 00 | 12,000 00 | 3,000 00 | |
| | Industries | 6,000 00 | 3,000 00 | 3,000 00 | |
| | Lands, buildings and equipment | 30,000 00 | 30,000 00 | | |
| | Miscellaneous | 1,000 00 | 1,000 00 | | |
| | | 152,000 00 | 107,500 00 | 44,500 00 | |

## V—PENITENTIARIES—*Concluded.*

| Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|
| | | | Increase | Decrease |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| BRITISH COLUMBIA | | | | |
| Salaries and retiring allowances | 61,000 00 | 52,000 00 | 9,000 00 | |
| Uniforms and mess | 3,500 00 | 3,500 00 | | |
| Maintenance of convicts | 15,000 00 | 15,000 00 | | |
| Discharge expenses | 3,000 00 | 3,000 00 | | |
| Working expenses | 7,000 00 | 7,000 00 | | |
| Industries | 4,500 00 | 4,500 00 | | |
| Lands, buildings, and equipment | 10,000 00 | 10,000 00 | | |
| Miscellaneous | 1,000 00 | 1,000 00 | | |
| | 105,000 00 | 96,000 00 | 9,000 00 | |
| ALBERTA | | | | |
| Salaries and retiring allowances and the expenses incident to the care and disposal of the institution | 5,000 00 | 50,000 00 | | 45,000 00 |
| SASKATCHEWAN | | | | |
| Salaries and retiring allowances | 68,000 00 | 39,000 00 | 29,000 00 | |
| Uniforms and mess | 6,000 00 | 4,000 00 | 2,000 00 | |
| Maintenance of convicts | 20,000 00 | 12,000 00 | 8,000 00 | |
| Discharge expenses | 2,500 00 | 1,500 00 | 1,000 00 | |
| Working expenses | 18,000 00 | 14,000 00 | 4,000 00 | |
| Industries | 10,000 00 | 6,000 00 | 4,000 00 | |
| Lands, buildings and equipment | 90,000 00 | 30,000 00 | 60,000 00 | |
| Miscellaneous | 1,000 00 | 1,000 00 | | |
| | 215,500 00 | 107,500 00 | 108,000 00 | |
| GENERAL | | | | |
| Office expenses | 500 00 | 500 00 | | |
| Assistance to paroled and discharged convicts | 300 00 | 300 00 | | |
| | 800 00 | 800 00 | | |

## VI—LEGISLATION.

Amount to be voted.....$921,847.00.

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | (A) Estimates of Expenditure for which votes are required | $ cts. | $ cts. | $ cts. | $ cts. |
| | SENATE | | | | |
| 36 | Salaries and contingent expenses | 142,590 00 | 137,634 00 | 4,956 00 | |
| | HOUSE OF COMMONS | | | | |
| 37 | Salaries | 238,855 00 | 205,425 00 | 33,430 00 | |
| | Expenses of Committees, Extra Sessional Clerks, etc. | 77,600 00 | 71,450 00 | 6,150 00 | |
| | Contingencies | 46,885 00 | 77,560 00 | ..... | 30,675 00 |
| | Publishing Debates | 60,000 00 | 60,000 00 | | |
| | Estimates of the Sergeant-at-Arms | 141,437 00 | 127,336 25 | 14,100 75 | |
| | *Appropriation not required for 1921-22* | ..... | 2,000 00 | ..... | 2,000 00 |
| | | 564,777 00 | 543,771 25 | 21,005 75 | |
| | LIBRARY OF PARLIAMENT | | | | |
| 38 | Salaries | 41,980 00 | 40,686 95 | 1,293 05 | |
| | Books for the General Library, including binding | 18,000 00 | 18,000 00 | | |
| | Books for the Library of American History | 1,000 00 | 1,000 00 | | |
| | Contingencies | 12,500 00 | 12,500 00 | | |
| | | 73,480 00 | 72,186 95 | 1,293 05 | |
| | GENERAL | | | | |
| 39 | Printing, printing paper and binding | 125,000 00 | 250,000 00 | ..... | 125,000 00 |
| | Printing, binding and distributing the annual statutes | 16,000 00 | 16,000 00 | | |
| | *Appropriations not required for 1921-22* | ..... | 25,000 00 | ..... | 25,000 00 |
| | | 141,000 00 | 291,000 00 | ..... | 150,000 00 |
| | (B) Authorized by Statute. | | | | |
| | SENATE | | | | |
| | Salary of the Speaker | 6,000 00 | 6,000 00 | | |
| | Indemnity to Senators | 384,000 00 | 384,000 00 | | |
| | Transportation expenses of Senators | 5,000 00 | 5,000 00 | | |
| | | 395,000 00 | 395,000 00 | | |
| | HOUSE OF COMMONS | | | | |
| | Salary of the Speaker | 6,000 00 | 6,000 00 | | |
| | Salary of Deputy Speaker | 4,000 00 | 4,000 00 | | |
| | Indemnity to members including additional indemnity to Leader of Opposition | 950,000 00 | 950,000 00 | | |
| | Travelling allowances | 12,000 00 | 12,000 00 | | |
| | | 972,000 00 | 972,000 00 | | |
| | SUMMARY | | | | |
| | Senate | 142,590 00 | 137,634 00 | 4,956 00 | |
| | House of Commons | 564,777 00 | 543,771 25 | 21,005 75 | |
| | Library of Parliament | 73,480 00 | 72,186 95 | 1,293 05 | |
| | General | 141,000 00 | 291,000 00 | ..... | 150,000 00 |
| | Total to be voted | 921,847 00 | 1,044,592 20 | ..... | 122,745 20 |
| | Authorized by Statute | 1,367,000 00 | 1,367,000 00 | | |
| | | 2,288,847 00 | 2,411,592 20 | ..... | 122,745 20 |

## VI—LEGISLATION—*Continued.*

| Number | | Details | Salaries | | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 | Increase | Decrease |
| | | SALARIES AND CONTINGENCIES OF THE SENATE | $ cts. | $ cts. | $ cts. | $ cts. |
| | | *Officers of the Senate* | | | | |
| 1 | 1 | Clerk of the Senate | 6,000 00 | 6,000 00 | | |
| 1 | 1 | Deputy Clerk and First Clerk Assistant | 4,000 00 | 4,000 00 | | |
| 1 | 1 | Law Clerk of the Senate | 4,200 00 | 4,000 00 | 200 00 | |
| 1 | 1 | Second Clerk Assistant and Clerk of Petitions | 3,900 00 | 3,800 00 | 100 00 | |
| 1 | 1 | Gentleman Usher of the Black Rod | 3,700 00 | 3,600 00 | 100 00 | |
| 1 | 1 | Sergeant-at-Arms | 2,800 00 | 2,800 00 | | |
| | | *Committees Branch* | | | | |
| 1 | 1 | Chief Clerk of Committees | 3,150 00 | 3,050 00 | 100 00 | |
| 1 | 1 | Clerk in Law Department | 1,400 00 | 1,300 00 | 100 00 | |
| 2 | 2 | Junior Clerks, 1 at $1,250, 1 at $1,150 | 2,400 00 | 2,350 00 | 50 00 | |
| | | *Journals, Routine and Stationery Branch* | | | | |
| 1 | 1 | Clerk of English Journals and Minutes of Proceedings | 2,675 00 | 2,575 00 | 100 00 | |
| 1 | 1 | Clerk of French Journals | 2,100 00 | 2,050 00 | 50 00 | |
| 1 | 1 | Asst. Clerk of Stationery | 1,600 00 | 1,600 00 | | |
| | | *Accountant's Branch* | | | | |
| 1 | 1 | Accountant | 3,500 00 | 3,400 00 | 100 00 | |
| 1 | 1 | Account Clerk | 1,150 00 | 1,100 00 | 50 00 | |
| | | *Post Office* | | | | |
| 1 | 1 | Postmaster | 2,100 00 | 2,100 00 | | |
| 1 | 1 | Assistant Postmaster | 1,600 00 | 1,600 00 | | |
| | | *Translation Branch* | | | | |
| 1 | 1 | Chief French Translator | 3,840 00 | 3,100 00 | 740 00 | |
| | 1 | Principal French Translator | | 2,800 00 | | 2,800 00 |
| 1 | 1 | Senior French Translator | 2,350 00 | 2,250 00 | 100 00 | |
| | | *Debates Branch* | | | | |
| 1 | 1 | Editor of Debates | 3,575 00 | 3,475 00 | 100 00 | |
| 2 | 2 | Parliamentary Reporters at $2,760 | 5,520 00 | 4,800 00 | 720 00 | |
| | | *Miscellaneous Branch* | | | | |
| 1 | 1 | Chief Parliamentary Messenger | 1,600 00 | 1,600 00 | | |
| 1 | 1 | Curator of Reading Room | 1,600 00 | 1,600 00 | | |
| 1 | 1 | Asst. Curator of Reading Room | 1,150 00 | 1,100 00 | 50 00 | |
| 1 | 1 | Parliamentary Doorkeeper | 1,200 00 | 1,150 00 | 50 00 | |
| 1 | 1 | Steward | 1,300 00 | 1,300 00 | | |
| 1 | 1 | Confidential messenger | 1,300 00 | 1,300 00 | | |
| 1 | 1 | Senior messenger and Wardrobe Keeper | 1,300 00 | 1,300 00 | | |
| 2 | 2 | Confidential Messengers | 2,300 00 | 2,200 00 | 100 00 | |
| 1 | 1 | Parliamentary Messenger | 1,150 00 | 1,100 00 | 50 00 | |
| | 1 | Fireman—365 days at $2 | | 730 00 | | 730 00 |
| 32 | 34 | | | | | |
| | | Carried forward | 74,460 00 | 75,130 00 | 2,860 00 | 3,530 00 |

## VI—LEGISLATION—*Continued.*

| Number. | | Details. | Salaries. | | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. | Increase. | Decrease. |
| | | SALARIES AND CONTINGENCIES OF THE SENATE—*Con.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | | Brought forward..... | 74,460 00 | 75,130 00 | 2,860 00 | 3,530 00 |
| | | *Miscellaneous* | | | | |
| | | Pages..... | 1,330 00 | 1,330 00 | | |
| | | Sessional Messengers..... | 10,000 00 | 7,450 00 | 2,550 00 | |
| | | Char Service..... | 7,500 00 | 6,424 00 | 1,076 00 | |
| | | Stationery..... | 10,000 00 | 10,000 00 | | |
| | | Newspapers and Periodicals for Reading Room..... | 3,000 00 | 2,000 00 | 1,000 00 | |
| | | Postage and carriage of Mails..... | 1,000 00 | 1,000 00 | | |
| | | Debates..... | 13,000 00 | 13,000 00 | | |
| | | Stenographers..... | 3,300 00 | 3,300 00 | | |
| | | General expenses..... | 14,400 00 | 10,400 00 | 4,000 00 | |
| | | Clerical assistance to Leader of Opposition..... | 600 00 | 600 00 | | |
| | | To provide for annual gratuity of $1,000 to George Holland as per, Resolution of Debates and Reporting Committee, adopted by the Senate, May 17th, 1916 | 1,000 00 | 1,000 00 | | |
| | | To provide an amount for the Speaker of the Senate in lieu of residence..... | 3,000 00 | 3,000 00 | | |
| | | *Appropriation not required for 1921-22*..... | ..... | 3,000 00 | ..... | 3,000 00 |
| | | | 142,590 00 | 137,634 00 | 4,956 00 | |
| | | HOUSE OF COMMONS. | | | | |
| | | *Officers of the House.* | | | | |
| 1 | 1 | Clerk of the House of Commons..... | 6,000 00 | 6,000 00 | | |
| 1 | 1 | Sergeant-at-Arms..... | 3,840 00 | 3,660 00 | 180 00 | |
| 1 | 1 | Assistant Clerk of the House of Commons..... | 4,440 00 | 4,260 00 | 180 00 | |
| | | *Law Branch.* | | | | |
| 1 | 1 | Parliamentary Counsel..... | 6,000 00 | 6,000 00 | | |
| 2 | 2 | Assistant Chief Parliamentary Counsel; 2 at $3,840 | 7,680 00 | 7,320 00 | 360 00 | |
| 1 | 1 | Assistant to Parliamentary Counsel..... | 3,120 00 | 2,940 00 | 180 00 | |
| 1 | 1 | Senior Law-Clerk Stenographer..... | 1,500 00 | 1,450 00 | 50 00 | |
| 1 | 1 | Law-Clerk Stenographer... | 1,200 00 | 1,150 00 | 50 00 | |
| 1 | | Junior Clerk-Stenographer. | 600 00 | ..... | 600 00 | |
| | | *Journals Branch.* | | | | |
| 1 | 1 | (*a*) Chief of English Journals | 3,840 00 | 3,660 00 | 180 00 | |
| 1 | 1 | Assistant Chief of English Journals..... | 3,180 00 | 3,060 00 | 120 00 | |
| 1 | 1 | Clerk of Sessional Papers .. | 2,280 00 | 2,160 00 | 120 00 | |
| 1 | 1 | Clerk of Orders and Records | 2,160 00 | 2,040 00 | 120 00 | |
| 1 | 1 | Principal Clerk..... | 2,040 00 | 1,920 00 | 120 00 | |
| 1 | 1 | Clerk of Petitions..... | 1,680 00 | 1,680 00 | | |
| 1 | 1 | (*b*) Chief of French Journals | 3,840 00 | 3,660 00 | 180 00 | |
| 1 | 1 | Assistant Chief of French Journals..... | 3,180 00 | 3,060 00 | 120 00 | |
| | | Carried forward..... | 56,580 00 | 54,020 00 | 2,560 00 | |

## VI—LEGISLATION—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 | Compared with Estimates of 1920-21. Increase | Compared with Estimates of 1920-21. Decrease |
|---|---|---|---|---|---|---|
| | | HOUSE OF COMMONS—*Con.* | $ cts. | $ cts. | $ cts | $ cts. |
| | | Brought forward... | 56,580 00 | 54,020 00 | 2,560 00 | |
| | | *Committees Branch.* | | | | |
| 1 | 1 | Chief of Committees and Private Bills Branch..... | 3,660 00 | 3,480 00 | 180 00 | |
| 1 | 1 | Assistant Chief of Committees and Private Bills Branch..... | 3,060 00 | 2,940 00 | 120 00 | |
| 1 | 1 | Senior Committee Clerk... | 2,880 00 | 2,850 00 | 30 00 | |
| 4 | 3 | Committee Clerks: 1 at $2,280; 1 at $2,040; 1 at $2,160; 1 at $1,800 ..... | 8,280 00 | 6,240 00 | 2,040 00 | |
| | 1 | Vacancy..... | ..... | 2,800 00 | ..... | 2,800 00 |
| | | *Hansard Branch.* | | | | |
| 1 | 1 | Editor of Debates and Chief of Reporting Branch | 4,500 00 | 4,200 00 | 300 00 | |
| 1 | 1 | Associate Editor of Debates and Reporter..... | 3,840 00 | 3,660 00 | 180 00 | |
| 7 | 8 | Parliamentary Reporters (English): 1 at $3,240; 2 at $3,000; 3 at $2,760; 1 at $2,520..... | 20,040 00 | 22,720 00 | ..... | 2,680 00 |
| 2 | 2 | Parliamentary Reporters (French): 1 at $2,760; 1 at $2,520..... | 5,280 00 | 5,440 00 | ..... | 160 00 |
| 1 | 1 | Assistant Parliamentary Reporter and Senior Reporter of Committees..... | 2,520 00 | 2,400 00 | 120 00 | |
| 3 | 2 | Assistant Parliamentary Reporters: 1 at $2,800; 1 at $2,400; 1 at $2,280..... | 7,480 00 | 4,440 00 | 3,040 00 | |
| | | *House Translation Branch.* | | | | |
| 1 | 1 | Chief of House Translation Branch.. ..... | 3,840 00 | 3,660 00 | 180 00 | |
| 1 | 1 | Assistant Chief Translator (Law)..... | 3,180 00 | 3,060 00 | 120 00 | |
| 1 | 1 | Assistant Chief Translator (Blue-Books)..... | 3,180 00 | 3,060 00 | 120 00 | |
| 16 | 17 | Principal Translators: 15 at $2,640; 1 at $2,760... .... | 42,360 00 | 42,960 00 | ..... ..... | 600 00 |
| | | *Hansard Translation Branch.* | | | | |
| 1 | 1 | Chief of Hansard Translation Branch..... | 3,840 00 | 3,660 00 | 180 00 | |
| 13 | 12 | Parliamentary Translators: 9 at $3,120; 3 at $2,760; 1 at $2,640..... ..... | 39,000 00 | 34,920 00 | 4,080 00 | |
| | | *Miscellaneous Branch.* | | | | |
| | | *(a) Accountant's Division:* | | | | |
| 1 | 1 | Accountant and Chief of Branch..... | 3,350 00 | 3,250 00 | 100 00 | |
| 1 | 1 | Assistant Accountant, House of Commons..... | 2,100 00 | 2,100 00 | | |
| | | Carried forward.... | 218,970 00 | 211,860 00 | 13,350 00 | 6,240 00 |

## VI—LEGISLATION—*Continued.*

| Number. | | Details. | Salaries. | | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. | Increase. | Decrease. |
| | | HOUSE OF COMMONS—*Con.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | | Brought forward..... | 218,970 00 | 211,860 00 | 13,350 00 | 6,240 00 |
| | | *(b) Postal Division:* | | | | |
| 1 | 1 | Postmaster, House of Commons..... | 2,800 00 | 2,800 00 | | |
| 1 | 1 | Assistant Postmaster, House of Commons..... | 2,100 00 | 2,100 00 | | |
| 2 | 1 | Parliamentary Postal Clerks: 1 at $1,600; 1 at $1,300..... | 2,900 00 | 1,300 00 | 1,600 00 | |
| | | *(c) Stationery Division:* | | | | |
| | 1 | Vacancy..... | ..... | 2,100 00 | ..... | 2,100 00 |
| 1 | 1 | Chief of Stationery Division | 2,040 00 | 1,920 00 | 120 00 | |
| 1 | 1 | Senior Supplies Clerk..... | 1,825 00 | 1,825 00 | | |
| | | *(d) Stenographic Service Division:* | | | | |
| 1 | 1 | Head Clerk..... | 2,640 00 | 2,520 00 | 120 00 | |
| | | *(e) Reading Room Division:* | | | | |
| 1 | 1 | Curator of Reading Room. | 2,100 00 | 2,100 00 | | |
| 1 | 1 | Assistant Curator of Reading Room..... | 1,200 00 | 1,140 00 | 60 00 | |
| | | *Supernumerary.* | | | | |
| 1 | | Supernumerary..... | 2,280 00 | ..... | 2,280 00 | |
| | 1 | Supernumerary..... | ..... | 1,500 00 | ..... | 1,500 00 |
| | 2 | *Appropriations not required for 1921-22*..... | ..... | 3,880 00 | ..... | 3,880 00 |
| 85 | 86 | | 238,855 00 | 235,045 00 | 3,810 00 | |
| | | *Expenses of Committees, Extra Sessional Clerks, etc.* | | | | |
| 1 | 1 | Speaker's Secretary..... | 600 00 | 600 00 | | |
| 1 | 1 | Deputy Speaker's Secretary | 600 00 | 600 00 | | |
| | | *Sessional Clerks.* | | | | |
| 2 | 2 | Chief Sessional Clerks at $7 per diem. .....$2,100 00 | | | | |
| 13 | 13 | Permanent Sessional Clerks (Post Office, etc.), at $5 per diem..... 9,750 00 | | | | |
| 7 | 7 | Permanent Sessional Clerks at $4 per diem... 4,200 00 | | | | |
| 10 | 10 | Temporary Sessional Clerks 1 at $6 per diem; 7 at $5 per diem; 2 at $4 per diem..... 7,350 00 | 23,400 00 | 23,250 00 | 150 00 | |
| | | Expenses of Committees, witnesses, etc..... | 10,000 00 | 10,000 00 | | |
| | | To provide for a service of stenography and typewriting for the use of Members..... | 43,000 00 | 37,000 00 | 6,000 00 | |
| 34 | 34 | | 77,600 00 | 71,450 00 | 6,150 00 | |

## VI—LEGISLATION—*Continued.*

| Number. | | Details. | Salaries. | | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. | Increase. | Decrease. |
| | | HOUSE OF COMMONS—*Con.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | | *Contingencies.* | | | | |
| | | Stationery, etc. | 25,000 00 | 35,000 00 | | 10,000 00 |
| | | Postage, telegrams and telephones | 2,500 00 | 5,000 00 | | 2,500 00 |
| | | Newspapers and advertising | 2,500 00 | 2,500 00 | | |
| | | Miscellaneous (including clerical assistance to the Leader of the Opposition at $675 per annum) | 5,335 00 | 5,335 00 | | |
| | | Unforeseen Expenses — By order of the Board of Commissioners | 1,000 00 | 1,000 00 | | |
| | | To purchase, for the use of Senators and Members of Parliament, 350 copies of the "Canadian Annual Review", Edition of 1920. | 2,450 00 | 1,575 00 | 875 00 | |
| | | To provide an amount for the Speaker of the House of Commons in lieu of residence | 3,000 00 | 3,000 00 | | |
| | | To provide an amount for the Deputy Speaker of the House of Commons in lieu of apartments | 1,500 00 | 1,500 00 | | |
| | | To provide an amount for the Sergeant-at-Arms in lieu of residence | 600 00 | 600 00 | | |
| | | To provide for payment of allowance to the acting Deputy Sergeant-at-Arms | 500 00 | 500 00 | | |
| | | To provide for the salary of the Private Secretary to the Leader of the Opposition—such secretary to be appointed by the Leader of the Opposition | 2,500 00 | 2,500 00 | | |
| | | *Appropriations not required for 1921-22* | ..... | 19,050 00 | ..... | 19,050 00 |
| | | | 46,885 00 | 77,560 00 | ..... | 30,675 00 |
| | | DEPARTMENT OF THE SERGEANT-AT-ARMS. | | | | |
| 1 | 1 | Secretary to the Sergeant-at-Arms | 2,160 00 | 2,040 00 | 120 00 | |
| 1 | 1 | Chief Parliamentary Messenger and Housekeeper | 1,800 00 | 1,740 00 | 60 00 | |
| 1 | 1 | Assistant Chief Parliamentary Messenger | 1,440 00 | 1,440 00 | | |
| 1 | 1 | Steward Joint Restaurant | 1,980 00 | 1,980 00 | | |
| 1 | 1 | Electrician (vacant) | 1,300 00 | 1,300 00 | | |
| 2 | 2 | Parliamentary Doorkeepers: 2 at $1,200 | 2,400 00 | 1,815 00 | 585 00 | |
| 1 | | Speaker's Steward | 1,200 00 | ..... | 1,200 00 | |
| 7 | 6 | Parliamentary Messengers: 3 at $1,000; 4 at $660 | 5,640 00 | 6,000 00 | ..... | 360 00 |
| | 1 | Bank Messenger and Assistant in Office of Accountant | ..... | 1,000 00 | ..... | 1,000 00 |
| 2 | 2 | Night watchmen: 2 at $1,200 | 2,400 00 | 2,280 00 | 120 00 | |
| | | Carried forward | 20,320 00 | 19,595 00 | 2,085 00 | 1,360 00 |

## VI—LEGISLATION—*Continued.*

| Number. | | Details. | Salaries. | | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. | Increase. | Decrease. |
| | | HOUSE OF COMMONS—*Con.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | | Brought forward ... . | 20,320 00 | 19,595 00 | 2,085 00 | 1,360 00 |
| | | DEPARTMENT OF THE SERGEANT-AT-ARMS—*Concluded.* | | | | |
| 1 | | Night watchman at $4 per diem | 600 00 | ..... | 600 00 | |
| 4 | 2 | Confidential Messengers: 3 at $1,200; 1 at $1,080 | 4,680 00 | 2,160 00 | 2,520 00 | |
| 1 | 1 | Chief of Pages | 1,020 00 | 1,020 00 | | |
| 20 | 20 | Pages: 20 at $1.75 per diem | 5,250 00 | 5,250 00 | | |
| 2 | 2 | Foremen Carpenters: 2 at $4 per diem | 1,200 00 | 2,000 00 | ..... | 800 00 |
| 2 | 2 | Sessional Bookkeepers: 2 at $4.50 per diem | 1,350 00 | 1,350 00 | | |
| 30 | 47 | Sessional Messengers: 30 at $4 per diem | 18,000 00 | 36,000 00 | ..... | 18,000 00 |
| | | Temporary Messengers as required | 16,075 00 | ..... | 16,075 00 | |
| 1 | 1 | Attendant—Plumbing, etc., at $1.50 per diem | 225 00 | 225 00 | | |
| 1 | 1 | Supervisor Char Service House of Commons | 1,080 00 | 1,080 00 | | |
| 1 | | Supervisor Char Service House of Commons at $4.50 per diem | 675 00 | ..... | 675 00 | |
| | 1 | Chief Charwoman at $600 per annum | ..... | 600 00 | ..... | 600 00 |
| 14 | 15 | Charwomen: 14 at $1.25 per diem | 6,387 00 | 6,843 75 | ..... | 456 75 |
| | | Temporary Charwomen as required | 18,125 00 | 14,075 00 | 4,050 00 | |
| | | Temporary Servants as required | 16,000 00 | 11,637 50 | 4,362 50 | |
| | | Joint Restaurant, Maintenance | 10,000 00 | 8,000 00 | 2,000 00 | |
| | | Tradesmen and others | 15,000 00 | 15,000 00 | | |
| | | Housekeeper's Contingencies | 1,000 00 | 1,000 00 | | |
| | | Transportation of mails: House to City Post Office: Session, $7 per diem, Recess, $50 per month | 1,400 00 | ..... | 1,400 00 | |
| | | 2 expresses between House and Government Printing Bureau | 1,050 00 | ..... | 1,050 00 | |
| | | Unforeseen expenses: By order of Board of Commissioners (Gratuities to retiring Sessional Messengers, etc) | 2,000 00 | 1,500 00 | 500 00 | |
| 94 | 108 | | 141,437 00 | 127,336 25 | 14,100 75 | |

## VI—LEGISLATION—*Concluded.*

| Number. | | Details | Salaries. | | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22 | 1920-21 | Increase | Decrease |
| | | | $ cts. | $ cts | $ cts. | $ cts. |
| | | LIBRARY OF PARLIAMENT | | | | |
| 1 | 1 | General Librarian | 6,000 00 | 6,000 00 | | |
| 1 | 1 | Parliamentary Librarian | 6,000 00 | 6,000 00 | | |
| 2 | 2 | Assistant Librarians, 2 at $4,000 | 8,000 00 | 8,000 00 | | |
| 2 | 1 | Chief Clerks, Library of Parliament, 1 at $3,000, 1 at $2,520 | 5,520 00 | 2,800 00 | 2,720 00 | |
| 1 | 1 | Cataloguer | 2,040 00 | 1,700 00 | 340 00 | |
| 1 | 1 | Library Clerk-Book-keeper | 1,860 00 | 1,380 00 | 480 00 | |
| 2 | 3 | Assistant Cataloguers, 1 at $1,440, 1 at $1,320 | 2,760 00 | 4,080 00 | | 1,320 00 |
| 1 | 1 | Clerk of Periodicals | 1,500 00 | 1,400 00 | 100 00 | |
| 1 | | Head Library Assistant | 1,440 00 | 1,080 00 | 360 00 | |
| 3 | 3 | Library Assistants, 1 at $1,200, 2 at $1,080 | 3,360 00 | 3,650 00 | | 290 00 |
| 1 | 1 | Senior Clerk-Stenographer | 1,500 00 | 1,400 00 | 100 00 | |
| 1 | 1 | Bookbinder | 1,000 00 | 1,560 00 | | 560 00 |
| 1 | 1 | Caretaker | 1,000 00 | 1,080 00 | | 80 00 |
| | | *Appropriation not required for 1921-22* | | 556 95 | | 556 95 |
| 18 | 17 | | 41,980 00 | 40,686 95 | 1,293 05 | |
| | | Books— | | | | |
| | | For the General Library, including binding | 18,000 00 | 18,000 00 | | |
| | | For the Library of American History | 1,000 00 | 1,000 00 | | |
| | | Contingencies | 12,500 00 | 12,500 00 | | |
| | | | 73,480 00 | 72,186 95 | 1,293 05 | |

# VII—AGRICULTURE.

Amount to be voted.....$4,502,139.50.

| No. of Vote. | Details. | 1921-22. | 1920-21 | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 40 | Experimental Farms | 1,245,639 50 | 1,215,000 00 | 30,639 50 | |
| 41 | Entomology | 26,000 00 | 18,000 00 | 8,000 00 | |
| 42 | Administration and enforcement of the *Destructive Insect and Pest Act* | 180,000 00 | 170,000 00 | 10,000 00 | |
| 43 | Dairying | 175,000 00 | 165,000 00 | 10,000 00 | |
| 44 | Cold Storage Warehouses | 26,000 00 | 25,000 00 | 1,000 00 | |
| 45 | Fruit | 145,000 00 | 140,000 00 | 5,000 00 | |
| 46 | Health of Animals, administration of the *Animal Contagious Diseases and Meat and Canned Foods Acts* | 1,410,000 00 | 1,020,000 00 | 390,000 00 | |
| 47 | Publications | 34,500 00 | 35,000 00 | | 500 00 |
| 48 | International Institute of Agriculture | 10,000 00 | 10,000 00 | | |
| 49 | Live Stock | 1,000,000 00 | 975,000 00 | 25,000 00 | |
| 50 | Seed and Feed Control | 240,000 00 | 225,000 00 | 15,000 00 | |
| 51 | Administration of the *Agricultural Instruction Act* | 10,000 00 | 15,000 00 | | 5,000 00 |
| | *Appropriation not required for 1921-22* | | 350,000 00 | | 350,000 00 |
| | | 4,502,139 50 | 4,363,000 00 | 139,139 50 | |
| | AUTHORIZED BY STATUTE. | | | | |
| | 3-4 Geo. V, Chap. 5, *The Agricultural Instruction Act.* | | | | |
| | Ontario | 336,303 26 | 336,303 26 | | |
| | Quebec | 271,113 76 | 271,113 76 | | |
| | Nova Scotia | 81,716 69 | 81,716 69 | | |
| | New Brunswick | 64,110 80 | 64,110 80 | | |
| | Prince Edward Island | 31,749 22 | 31,749 22 | | |
| | British Columbia | 69,199 06 | 69,199 06 | | |
| | Manitoba | 77,113 11 | 77,113 11 | | |
| | Saskatchewan | 81,728 48 | 81,728 48 | | |
| | Alberta | 66,965 62 | 66,965 62 | | |
| | Veterinary Colleges | 20,000 00 | 20,000 00 | | |
| | | 1,100,000 00 | 1,100,000 00 | | |
| | SUMMARY. | | | | |
| | To be voted | 4,502,139 50 | 4,363,000 00 | 139,139 50 | |
| | Authorized by Statute | 1,100,000 00 | 1,100,000 00 | | |
| | | 5,602,139 50 | 5,463,000 00 | 139,139 50 | |

## VIII—IMMIGRATION AND COLONIZATION.

Amount to be voted.....$1,636,190 00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 52 | Salaries of Agents and Employees, Outside Service: Canada 425,000 00 Great Britain & Europe.... 115,000 00 United States..... 80,000 00 | 620,000 00 | 550,000 00 | 70,000 00 | |
| 53 | Contingencies in Canadian, British and Foreign Agencies and general immigration expenses..... | 870,000 00 | 770,000 00 | 100,000 00 | |
| 54 | Exhibitions..... | 90,000 00 | 80,000 00 | 10,000 00 | |
| 55 | Imperial Institute..... | 3,190 00 | 5,190 00 | ..... | 2,000 00 |
| 56 | Chinese Immigration:—Salaries and Contingencies..... | 32,000 00 | 32,000 00 | | |
| 57 | Relief of Distressed Canadians in Countries other than Canada..... | 6,000 00 | 6,000 00 | | |
| 58 | St. John Immigration Buildings:— Baggage Sheds..... | 9,000 00 | 9,000 00 | | |
| | New Detention Quarters..... | 6,000 00 | ..... | 6,000 00 | |
| | | 1,636,190 00 | 1,452,190 00 | 184,000 00 | |

## IX—DEPARTMENT OF HEALTH.

Amount to be voted.....$721,940 00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 59 | Adulteration of Food and the administration of the Acts respecting Food and Drugs, Honey and Maple Products, and Opium and Narcotic Drugs..... | 80,000 00 | 90,000 00 | ..... | 10,000 00 |
| 60 | Proprietary or Patent Medicines..... | 6,000 00 | 10,000 00 | ..... | 4,000 00 |
| 61 | Pollution of Boundary waters (Revote) | 5,000 00 | 5,000 00 | | |
| 62 | Marine Hospitals, including grants to Institutions assisting sailors..... | 95,000 00 | 85,000 00 | 10,000 00 | |
| 63 | Quarantine:—salaries and contingencies of organized districts: Public Health in other districts; Tracadie & D'Arcy Island Lazerettoes; Public Works Health Act..... | 275,940 00 | 262,500 00 | 13,440 00 | |
| 64 | Immigration Medical Inspection..... | 50,000 00 | 50,000 00 | | |
| 65 | Research:—Maintenance, replacements supplies and assistance for a research laboratory (Revote)..... | 10,000 00 | 10,000 00 | | |
| 66 | Venereal Diseases..... | 200,000 00 | 200,000 00 | | |
| | *Appropriation not required for 1921-22*..... | ..... | 15,000 00 | ..... | 15,000 00 |
| | | 721,940 00 | 727,500 00 | ..... | 5,560 00 |

# X—PENSIONS.

Amount to be voted.....$31,196,013.66

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 67 | Mrs. Wm. McDougall | 1,200 00 | 1,200 00 | | |
| 68 | Lady Cartwright | | 1,200 00 | | 1,200 00 |
| 69 | Pensions on account of the Fenian Raid, 1866-1870 | 1,000 00 | 1,200 00 | | 200 00 |
| 70 | Pensions payable to Mounted Police, Prince Albert Volunteers and Police Scouts on account of the Rebellion of 1885 | 1,199 03 | 1,199 03 | | |
| 71 | Pensions payable to militiamen and on active service North West Rebellion, 1885 | 30,000 00 | 44,000 00 | | 14,000 00 |
| | Pensions to families of members of the force who lost their lives while on duty— | | | | |
| 72 | Margaret Johnson Brooke | 821 25 | 821 25 | | |
| 73 | Arthur Stewart Mountford Brooke | | 6 15 | | 6 15 |
| 74 | Mrs. Elizabeth Willmett | 54 75 | 54 75 | | |
| 75 | Mrs. Elizabeth Fitzgerald | 525 00 | 525 00 | | |
| 76 | Mrs. Mary Emma Bossage | 456 25 | 456 25 | | |
| 77 | Mrs. J. A. Richards | 756 00 | 756 00 | | |
| 78 | Pension to J. B. Allan | 450 00 | 450 00 | | |
| 79 | Pension to Mary E. Fuller | 600 00 | 600 00 | | |
| 80 | Pension to Madame Fabre | 1,000 00 | 1,000 00 | | |
| 81 | Pension to Mrs. Mary L. Campbell | 500 00 | 500 00 | | |
| 82 | Pension to the sisters of the late Col. Harry Baker, M.P | 700 00 | 700 00 | | |
| 83 | Pension to Miss Nellie Hopkinson | 720 00 | 720 00 | | |
| 84 | Pension to Jas. Elliott | 672 00 | 672 00 | | |
| 85 | Pensions— | | | | |
| | European war and active militia | 30,530,359 38 | 35,375,676 22 | | 4,845,316 84 |
| 86 | Salaries and contingent expenses of the Board of Pension Commissioners for Canada | 625,000 00 | 1,200,000 00 | | 575,000 00 |
| | | 31,196,013 66 | 36,631,736 65 | | 5,435,722 99 |
| | ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE—PENSIONS TO JUDGES. | | | | |
| | *Quebec.* | | | | |
| | *Chagnon*, W. W | | 2,666 66 | | 2,666 66 |
| | Cook, R. S | 3,333 33 | 3,333 33 | | |
| | Davidson, Sir Charles P | 8,000 00 | 8,000 00 | | |
| | Doherty, C. J | 4,666 66 | 4,666 66 | | |
| | Fortin, Thos | 4,666 66 | | 4,666 66 | |
| | Hutchinson, M | 6,000 00 | | 6,000 00 | |
| | *Jette, Sir L. A* | | 8,000 00 | | 8,000 00 |
| | Lacoste, Sir Alex | 5,333 33 | 5,333 33 | | |
| | *McCorkill, J. C* | | 4,666 67 | | 4,666 67 |
| | Pelletier, H. C | 7,000 00 | 7,000 00 | | |
| | Robidoux, J. E | 7,000 00 | | 7,000 00 | |
| | *Routhier, A. B* | | 8,000 00 | | 8,000 00 |
| | Tellier, L | 7,000 00 | 7,000 00 | | |
| | White, W | 2,666 66 | 2,666 66 | | |
| | Carried forward | 55,666 64 | 61,333 31 | 17,666 66 | 23,333 33 |

## X—PENSIONS—*Continued.*

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE—PENSIONS TO JUDGES —*Concluded* | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward | 55,666 64 | 61,333 31 | 17,666 66 | 23,333 33 |
| | *Ontario* | | | | |
| | *Bell, A.* | | 3,000 00 | | 3,000 00 |
| | Britton, B. M. | 4,666 66 | | 4,666 66 | |
| | Chadwick, A. C. | 3,000 00 | 3,000 00 | | |
| | Chisholm, D. | 3,000 00 | 3,000 00 | | |
| | Dowlin, J. L. | 2,000 00 | 2,000 00 | | |
| | Doyle, B. L. | 3,000 00 | 3,000 00 | | |
| | Fraleck, E. B. | 3,000 00 | 3,000 00 | | |
| | *Hanning, C. R.* | | 1,000 00 | | 1,000 00 |
| | Harding, J. E. | 3,000 00 | 3,000 00 | | |
| | Jamieson, J. | 3,000 00 | 3,000 00 | | |
| | McCarthy, T. A. M. | 3,000 00 | 3,000 00 | | |
| | McDonald, H. S. | 3,000 00 | 3,000 00 | | |
| | *McIntyre, D. J.* | | 3,000 00 | | 3,000 00 |
| | Monck, J. | 2,000 00 | 2,000 00 | | |
| | *Morgan, E.* | | 3,000 00 | | 3,000 00 |
| | Osler, F. | 7,000 00 | 7,000 00 | | |
| | Ryan, Joseph | 3,000 00 | 3,000 00 | | |
| | *Senkler, W. S.* | | 3,000 00 | | 3,000 00 |
| | Teetzel, J. V. | 4,666 66 | 4,666 66 | | |
| | *Nova Scotia* | | | | |
| | Meagher, N. H. | 6,000 00 | 6,000 00 | | |
| | *Savary, A. W.* | | 3,000 00 | | 3,000 00 |
| | Townsend, C. J. | 7,000 00 | 7,000 00 | | |
| | *Prince Edward Island* | | | | |
| | *Sullivan, W. W.* | | 6,533 33 | | 6,533 33 |
| | *New Brunswick* | | | | |
| | Forbes, J. G. | 3,500 00 | 3,500 00 | | |
| | *McLeod, E.* | | 7,666 67 | | 7,666 67 |
| | Vanwart, J. A. | 2,666 66 | 2,666 66 | | |
| | Wells, W. W. | 2,000 00 | 2,000 00 | | |
| | *Manitoba* | | | | |
| | Haggart, Alex. | 6,000 00 | | 6,000 00 | |
| | *Walker, D. M.* | | 3,000 00 | | 3,000 00 |
| | *Northwest Territories* | | | | |
| | McGuire, T. H. | 3,333 34 | 3,333 34 | | |
| | *British Columbia* | | | | |
| | Bole, W. N. | 2,000 00 | 2,000 00 | | |
| | Harrison, E. | 2,000 00 | 2,000 00 | | |
| | Spinks, W. W. | 2,000 00 | 2,000 00 | | |
| | *Saskatchewan* | | | | |
| | Wetmore, E. L. | 7,000 00 | 7,000 00 | | |
| | Brought forward | 146,499 96 | 174,699 97 | 28,333 32 | 56,533 33 |

## X—PENSIONS—*Concluded.*

| No. of Vote. | Details | 1921-22. | 1920-21. | Compared with Estimates of 1920-1921. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | ESTIMATES OF PENSIONS AUTHORIZED BY STATUE—PENSIONS TO JUDGES —*Concluded.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward | 146,499 96 | 174,699 97 | 28,333 32 | 56,533 33 |
| | *Yukon Territory* | | | | |
| | Craig, James | 5,000 00 | 5,000 00 | | |
| | *Miscellaneous* | | | | |
| | Hankin, Capt. P. J., late Colonial Secretary | 2,595 56 | 2,595 56 | | |
| | Joynson, Mrs. Alice, 4-5 Geo. V, Cap. 11 | 500 00 | 500 00 | | |
| | *Militia Pensions* | | | | |
| | Militia Pensions Act, 1901 | 400,000 00 | 200,000 00 | 200,000 00 | |
| | *Canada Military Asylum Pensions* | | | | |
| | Expenditure authorized by Act 44 Victoria, chap. 18 | | 24 00 | | 24 00 |
| | *Royal Northwest Mounted Police* | | | | |
| | Expenditure authorized by Chapter 91 of the Revised Statutes of 1906 | 66,314 78 | 55,929 39 | 10,385 39 | |
| | | 620,910 30 | 438,748 92 | 182,161 38 | |
| | SUMMARY | | | | |
| | To be voted | 31,196,013 66 | 36,631,736 65 | | 5,435,722 99 |
| | Authorized by Statute | 620,910 30 | 438,748 92 | 182,161 38 | |
| | | 31,816,923 96 | 37,070,485 57 | | 5,253,561 61 |

## XI—SUPERANNUATION

Amount to be voted.....$90,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts | $ cts | $ cts | $ cts |
| 87 | To provide for retiring allowances to employees of the Department of Public Printing and Stationery..... | 90,000 00 | 80,000 00 | 10,000 00 | |
| | STATUTORY | | | | |
| | Probable amount required..... | 570,000 00 | 500,000 00 | 70,000 00 | |
| | SUMMARY | | | | |
| | To be voted..... | 90,000 00 | 80,000 00 | 10,000 00 | |
| | Authorized by Statute..... | 570,000 00 | 500,000 00 | 70,000 00 | |
| | | 660,000 00 | 580,000 00 | 80,000 00 | |

# XII—MILITIA AND DEFENCE

Amount to be voted ..... $11,890,000 00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 88 | Allowances, Active Militia | 120,000 00 | 120,000 00 | | |
| 89 | Annual Drill | 1,500,000 00 | 1,500,000 00 | | |
| 90 | Cadet Services | 450,000 00 | 390,000 00 | 60,000 00 | |
| 91 | Clothing and Necessaries | 264,346 00 | 60,000 00 | 204,346 00 | |
| 92 | Contingencies | 40,000 00 | 50,000 00 | | 10,000 00 |
| 93 | Customs Dues | 40,000 00 | 50,000 00 | | 10,000 00 |
| 94 | Departmental Library | 2,000 00 | 1,000 00 | 1,000 00 | |
| 95 | Dominion Arsenal, Lindsay | 243,300 00 | 258,112 00 | | 14,812 00 |
| 96 | Dominion Arsenal, Quebec | 428,300 00 | 532,512 00 | | 104,212 00 |
| 97 | Engineer Services | 600,000 00 | 705,000 00 | | 105,000 00 |
| 98 | Grants to Associations | 125,000,00 | 105,000 00 | 20,000 00 | |
| 99 | Maintenance | 200,000 00 | 200,000 00 | | |
| 100 | Ordnance Arms, Lands | 75,000 00 | 100,000 00 | | 25,000 00 |
| 101 | Pay of Staff | 265,000 00 | 345,600 00 | | 80,600 00 |
| 102 | Permanent Force | 6,255,000 00 | 6,500,000 00 | | 245,000 00 |
| 103 | Printing and Stationery | 85,000 00 | 70,000 00 | 15,000 00 | |
| 104 | Royal Military College | 350,000 00 | 284,819 00 | 65,181 00 | |
| 105 | Salaries and Wages | 225,000 00 | 331,463 00 | | 106,463 00 |
| 106 | Schools of Instruction | 150,000 00 | 150,000 00 | | |
| 107 | Topographic Survey | 45,000 00 | 45,000 00 | | |
| 108 | Training Areas | 30,000 00 | 30,000 00 | | |
| 109 | Transport and Freight | 200,000 00 | 300,000 00 | | 100,000 00 |
| 110 | Warlike Stores | 197,054 00 | 400,000 00 | | 202,946 00 |
| | *Appropriations not required for 1921-22* | | 4,701 78 | | 4,701 78 |
| | | 11,890,000 00 | 12,533,207 78 | | 643,207 78 |
| | SUMMARY | | | | |
| | To be voted | 11,890,000 00 | 12,533,207 78 | | 643,207 78 |
| | Authorized by statute | | 21,600 00 | | 21,600 00 |
| | | 11,890,000 00 | 12,554,807 78 | | 664,807 78 |

## XII—MILITIA AND DEFENCE—*Continued.*

| Details | 1921-22 | 1920-21 |
|---|---|---|
| | $ cts. | $ cts. |
| ALLOWANCES, ACTIVE MILITIA | | |
| Allowances to Officers of the Active Militia for Command Pay, Drill Instruction, Care of Arms, Postage, etc. | 120,000 00 | 120,000 00 |
| ANNUAL DRILL | | |
| Pay, Subsistence and Allowances of Officers and men of Active Militia during training, including transport and other local expenses | 1,500,000 00 | 1,500,000 00 |
| CADET SERVICES | | |
| Training of Cadets at Camps of Instruction. Pay of Organizers and Inspectors of Cadets, Pay of Drill Instructors, Expenses of teachers qualifying at Military Schools, Uniform Allowance, etc. | 450,000 00 | 390,000 00 |
| CLOTHING AND NECESSARIES | | |
| Clothing and Necessaries for the Permanent Force and Non-Permanent Active Militia, special sized clothing, badges, etc., plain clothing for discharged men and clothing for Highland regiments | 264,346 00 | 60,000 00 |
| CONTINGENCIES | | |
| Telegrams, telephones, advertising, legal expenses, guards of honour, salutes, capitation pay to officiating clergymen, collecting intelligence, etc., and unforeseen expenses | 40,000 00 | 50,000 00 |
| CUSTOMS DUES | | |
| Customs duties on all imported stores and clothing, including material for the manufacture of ammunition | 40,000 00 | 50,000 00 |
| DEPARTMENTAL LIBRARY | | |
| Books of reference, technical works, etc., including books relating to the late War | 2,000 00 | 1,000 00 |
| DOMINION ARSENAL, LINDSAY | | |
| For the manufacture of 3,750,000 rounds of ·303 Ammunition, for the salaries and wages of employees, maintenance and all supplies and services except repairs to buildings and customs dues | 243,300 00 | 258,112 00 |
| DOMINION ARSENAL, QUEBEC | | |
| 7,500,000 rounds of ·303 Ammunition<br>350,000 rounds of · 22 Ammunition<br>1,000 rounds of 18 pounder, blank<br>2,000 rounds of 12 pounder, 12 cwt. service shell<br>2,000 rounds of 12 pounder, 12 cwt. cases<br>2,400 rounds of 3 pounder, practice cartridges<br>For the salaries and wages of employees in connection with the operation of the Arsenal, and the manufacture of small arms, ammunition, etc | 428,300 00 | 532,512 00 |
| ENGINEER SERVICES AND WORKS | | |
| Ordinary repairs and works | 465,000 00 | 490,000 00 |
| Connaught Rifle Range | 80,000 00 | |
| Halifax Defences | | 50,000 00 |
| Halifax Pavements | | 30,000 00 |
| Quebec Walls | | 50,000 00 |
| Rifle Ranges, generally | 55,000 00 | 75,000 00 |
| Esquimalt Defences | | 5,000 00 |
| Quebec Defences | | 5,000 00 |
| | 600,000 00 | 705,000 00 |

## XII—MILITIA AND DEFENCE—*Concluded.*

| Details | 1921-22 | 1920-21 |
|---|---|---|
| | $ cts. | $ cts. |
| GRANTS TO ASSOCIATIONS, ETC. | | |
| Grants to Rifle Associations, Active Militia bands, Military Institutes and Regimental Associations | 125,000 00 | 105,000 00 |
| MAINTENANCE, MILITARY PROPERTIES | | |
| Rent, fuel, light, water and contingencies in connection with the maintenance of drill halls, armouries, rifle ranges, etc., for the Militia | 200,000 00 | 200,000 00 |
| ORDNANCE ARMS, LANDS, ETC. | | |
| Inspection of ammunition, clothing, harness, saddlery and stores generally | 75,000 00 | 100,000 00 |
| PAY OF STAFF | | |
| Pay and Allowances of the Staff at Headquarters and in the Military Districts | 265,000 00 | 345,600 00 |
| PERMANENT FORCE | | |
| Pay, Allowances and Subsistence of 4,500 Officers and men—all ranks—of the Permanent Force which force is being used mainly for supplying Instructors for, and the administration and training of, the non-Permanent Active Militia | 6,255,000 00 | 6,500,000 00 |
| PRINTING AND STATIONERY | | |
| To pay the King's Printer for printing and stationery required for Militia, and for the purchase of text books, etc., also for the translation into French of regulations, orders, etc | 85,000 00 | 70,000 00 |
| ROYAL MILITARY COLLEGE | | |
| For all expenses except repairs to buildings | 350,000 00 | 284,819 00 |
| SALARIES AND WAGES | | |
| For pay of Caretakers, Messengers, boat crews at Halifax, Engineers and Firemen in the drill halls and all other civil employees in districts nor provided for elsewhere | 225,000 00 | 331,463 00 |
| SCHOOLS OF INSTRUCTION | | |
| Pay and Allowances and travelling expenses of Officers—W.O., N.C. Officers and men of the Active Militia attending courses of instruction at Permanent and provisional Schools | 150,000 00 | 150,000 00 |
| TOPOGRAPHIC SURVEY | | |
| For the pay, living expenses and transport of men engaged in the Military Topographic Survey of Canada | 45,000 00 | 45,000 00 |
| TRAINING AREAS | | |
| For the purchase of small parcels of land to complete present training areas | 30,000 00 | 30,000 00 |
| TRANSPORT AND FREIGHT | | |
| Transport and travelling expenses of Staff, transport and travelling expenses of Permanent Force, transport and travelling expenses of men attending Schools of Instruction, freight expenses and cartage charges on Military Stores and equipment | 200,000 00 | 300,000 00 |
| WARLIKE STORES | | |
| For the maintenance of Artillery, Engineer, Medical and general stores | 197,054 00 | 400,000 00 |

# XIII—RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.

Amount to be voted.....$11,495,127 00

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | RAILWAYS | $ cts. | $ cts. | $ cts. |
| | *Canadian Government Railways* | | | |
| 111 | Construction and Betterments (to be expended under the direction of and upon such terms and conditions as the Governor in Council may from time to time provide)..... | ..... | 4,117,994 00 | 6,611,624 00 |
| 112 | To pay claims for right of way..... | 35,000 00 | 35,000 00 | 50,000 00 |
| | *Miscellaneous Railway Equipment* | | | |
| 113 | Amount required during the current fiscal year for railway equipment ordered in 1920 under Vote No. 115, and for improvements to existing equipment, and for the purchase of new work-equipment for the purposes and upon the same terms (save as herein varied) mentioned in Chapter 38 of the Statutes of 1918. The assistance herein provided may be by way of advances to the Canadian National Rolling Stock Company or to any Company comprised in the Canadian Northern Railway System, or the Grand Trunk Pacific Railway System, or by way of equipment or materials acquired by the Minister..... | 500,000 00 | 1,903,133 00 | 16,925,501 00 |
| | *Hudson Bay Railway* | | | |
| 114 | Port Nelson Terminals..... | 50,000 00 | 100,000 00 | 100,000 00 |
| | CANALS | | | |
| 115 | Welland Ship Canal—Construction..... | ..... | 5,000,000 00 | 5,500,000 00 |
| | Trent Canal—Construction and Betterments..... | ..... | 339,000 00 | 400,000 00 |
| | VARIOUS | | | |
| | *Appropriations not required for 1921-22*..... | ..... | ..... | 890,625 00 |
| | | 585,000 00 | 11,495,127 00 | 30,477,750 00 |
| | SUMMARY | | | |
| | Canadian Government Railways..... | 35,000 00 | 4,152,994 00 | 6,661,624 00 |
| | Miscellaneous Railway Equipment..... | 500,000 00 | 1,903,133 00 | 16,925,501 00 |
| | Hudson Bay Railway..... | 50,000 00 | 100,000 00 | 100,000 00 |
| | Welland Ship Canal..... | ..... | 5,000,000 00 | 5,500,000 00 |
| | Trent Canal..... | ..... | 339,000 00 | 400,000 00 |
| | Various—*Appropriations not required for 1921-22*..... | ..... | ..... | 890,625 00 |
| | | 585,000 00 | 11,495,127 00 | 30,477,750 00 |

# XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME.

Amount to be voted.....$167,951,290.72

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | CANALS | $ cts. | $ cts. | $ cts. |
| 116 | Chambly: Improvements | | 26,000 00 | 17,000 00 |
| 117 | Carillon and Grenville: Improvements | | 25,000 00 | 13,100 00 |
| 118 | Lachine: Improvements | | 50,000 00 | |
| 119 | Soulanges: Improvements | | 9,500 00 | 30,000 00 |
| 120 | Quebec Dredging Fleet: New tug | | 25,000 00 | |
| 121 | St. Anne's Lock: Improvements | | 3,500 00 | |
| 122 | St. Ours Lock: Improvements | | 4,500 00 | |
| 123 | Trent: Improvements | 25,000 00 | 515,000 00 | 427,000 00 |
| 124 | Trent: To rebuild wharf at Lindsay | 9,000 00 | 10,000 00 | 10,000 00 |
| 125 | Welland: Improvements | 25,000 00 | 165,000 00 | 150,000 00 |
| | *Appropriations not required for 1921-22* | | | 594,556 00 |
| | | 59,000 00 | 833,500 00 | 1,241,656 00 |
| | MISCELLANEOUS | | | |
| | Arbitrations and Awards and Costs of Litigation | | 2,000 00 | 2,000 00 |
| | Board of Railway Commissioners for Canada: Maintenance and operation of | | 206,060 00 | 190,000 00 |
| | Board of Railway Commissioners for Canada: To pay expenses in connection with cases before the Board | 5,000 00 | 5,000 00 | 5,000 00 |
| | Contribution to International Association of Railways Congress | | 97 33 | 97 33 |
| | Commissioner of Highways: To provide for the organization and payment of staff of Commissioner of Highways, including A. W. Campbell, C.E., as Commissioner of Highways at $5,000 per annum. | | 53,000 00 | 25,000 00 |
| | Governor General's Cars: Attendance, repairs and alterations. | | 10,000 00 | 17,000 00 |
| 126 | Loan not exceeding $50,000,000 00 repayable on demand with interest at the rate of six per cent per annum, payable half-yearly, to be used (where amounts available from net operating earnings may be insufficient) to meet expenditures made or indebtedness incurred at any sime by or on behalf of the Canadian Northern Railway Company, the Canadian National Railway Company, or any Company comprised in the Canadian Northern Railway System, or any of them, on any of the following accounts:—(a) operating deficits (b) acquisition of property, materials and supplies, (c) interest on notes, securities or obligations, (d) the principal and interest of maturing or matured loans, secured or unsecured, and (e) construction and betterments; such loan to be secured by mortgage or mortgages upon the undertaking of the Canadian Northern Railway Company or the Canadian National Railway Company on such terms and conditions as the Governor in Council may approve. The loan or assistance herein authorized may be made in cash or by way of guarantee, or partly in cash and partly by guarantee, in the discretion of the Governor in Council. Any guarantee from time to time given under the authority herein may be of the principal and interest of the notes, obligations or securities of the Canadian Northern Railway Company or the Canadian National Railway Company, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor in Council may approve | | 50,000,000 00 | 48,611,077 00 |
| | Carried forward | 5,000 00 | 50,276,157 33 | 48,859,174 33 |

## XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME—*Con.*

| No. of Vote. | Details. | Revote. | 1921-22. | 1920-21. |
|---|---|---|---|---|
| | MISCELLANEOUS—*Continued.* | $ cts. | $ cts. | $ cts. |
| | Brought forward | 5,000 00 | 50,276,157 33 | 48,850,174 33 |
| | Loan not exceeding $89,687,633.39 repayable on demand with interest at the rate of six per cent per annum, payable half-yearly, to be used (where amounts available from net operating earnings may be insufficient) to meet expenditures made or indebtedness incurred at any time by or on behalf of the Grand Trunk Railway Company of Canada or any company comprised in the Grand Trunk Railway System (excluding herefrom, however, expenditures or indebtedness incurred by or on behalf of the Grand Trunk Pacific Railway Company except as specifically provided in item (f) hereof) on any of the following accounts:—(a) operating deficits, (b) acquisition of property, materials and supplies, (c) interest on notes, securities or obligations, (d) the principal and interest of maturing or matured loans, secured or unsecured, (e) construction and betterments, (f) guarantees by the said Grand Truak Railway Company of securities of the Grand Trunk Pacific Railway Company, such loan to be secured by mortgage or mortgages upon the undertaking of the Grand Trunk Railway Company of Canada on such terms and conditions as the Governor in Council may approve. The loan or assistance herein authorized may be made in cash or by way of guarantee, or partly in cash and partly by guarantee, in the discretion of the Governor in Council. Any guarantee from time to time given under the authority herein may be of the principal and interest of the notes, obligations or securities of the Grand Trunk Railway Company of Canada, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor in Council may approve | | 89,687,633 39 | 25,000,000 00 |
| 126 | Loan not exceeding $26,000,000.00, repayable on demand with interest at the rate of six per cent per annum, payable half-yearly, to be used (where amounts available from net operating earnings may be insufficient) to meet expenditures made or indebtedness incurred at any time by or on behalf of the Grand Trunk Pacific Railway Company or any company comprised in the Grand Trunk Pacific Railway System, (excluding herefrom, however, guarantees by the Grand Trunk Railway Company which are provided for in item (f) of the next preceding vote), on any of the following accounts:—(a) operating deficits, (b) acquisition of property, materials and supplies, (c) interest on notes, securities or obligations, (d) the principal and interest of maturing or matured loans, secured or unsecured, (e) construction and betterments; such loan to be secured by mortgage or mortgages upon the undertaking of the Grand Trunk Pacific Railway Company on such terms and conditions as the Governor in Council may approve. The loan or assistance herein authorized may be made in cash or by way of guarantee, or partly in cash and partly by guarantee, in the discretion of the Governor in Council. Any guarantee from time to time given under the authority herein may be of the principal and interest of the notes, obligations or securities of the Grand Trunk Pacific Railway Company, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor in Council may approve | | 26,000,000 00 | |
| | Carried forward | 5,000 00 | 165,963,790 72 | 73,850,174 33 |

## XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME—*Con.*

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | MISCELLANEOUS—*Concluded.* | $ cts. | $ cts. | $ cts. |
| | Brought forward | 5,000 00 | 165,963,790 72 | 73,850,174 33 |
| 126 | Miscellaneous works not provided for | 2,000 00 | 2,000 00 | 2,000 00 |
| | Printing and Stationery: Outside service | | 7,000 00 | 7,000 00 |
| | Surveys and Inspections: Canals, including salaries and expenses of experts employed temporarily | | 70,000 00 | 70,000 00 |
| | Surveys and Inspections and General Expenditure: Railways, including salaries and expenses of experts employed temporarily | | 75,000 00 | 100,000 00 |
| | To provide for payment of expenses in connection with the acquisition of the Grand Trunk and associated Railway Systems and the arbitration proceedings in connection therewith | | 1,000,000 00 | 600,000 00 |
| | | 7,000 00 | 167,117,790 72 | 74,629,174 33 |
| | AUTHORIZED BY STATUTE | | | |
| | Salaries of Board of Railway Commissioners | | 58,500 00 | 58,500 00 |
| | SUMMARY | | | |
| | To be voted—Canals | 59,000 00 | 833,500 00 | 1,241,656 00 |
| | To be voted—Miscellaneous | 7,000 00 | 167,117,790 72 | 74,629,174 33 |
| | Authorized by Statute | | 58,500 00 | 58,500 00 |
| | | 66,000 00 | 168,009,790 72 | 75,929,330 33 |

## XV—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

Amount to be voted.....$5,031,000.00

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | PUBLIC BUILDINGS | $ cts. | $ cts. | $ cts. |
| 127 | Ottawa Parliament Building—Restoration. The plans for the said building and the method to be adopted for securing the reconstruction thereof to be subject to the approval of the Joint Committee appointed by the Prime Minister and the Leader of the Opposition | | 1,000,000 00 | 2,000,000 00 |
| | *Appropriation not required for 1921-22* | | | 18,000 00 |
| | | | 1,000,000 00 | 2,018,000 00 |
| | HARBOURS AND RIVERS | | | |
| | Esquimalt, B.C.—New dry dock | 300,000 00 | 1,300,000 00 | 500,000 00 |
| | Port Arthur and Fort William—Improvements | | 170,000 00 | 600,000 00 |
| | Quebec Harbour—Champlain Dock to complete | 136,000 00 | 136,000 90 | 150,000 00 |
| 128 | St. John Harobur—Improvements | | 1,250,000 00 | 1,250,000 00 |
| | Toronto Harbour—Improvements | | 1,000,000 00 | 1,700,000 00 |
| | Toronto Island—Breakwater protection | 165,000 00 | 175,000 00 | 200,000 00 |
| | *Appropriations not required for 1921-22* | | | 80,365 08 |
| | | 601,000 00 | 4,031,000 00 | 4,480,365 48 |
| | SUMMARY | | | |
| | Public Buildings | | 1,000,000 00 | 2,018,000 00 |
| | Harbours and Rivers | 601,000 00 | 4,031,000 00 | 4,480,365 48 |
| | | 601,000 00 | 5,031,000 00 | 6,498,365 48 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME.

Amount to be voted.....$10,871,362 08

| No. of Vote | | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | PUBLIC BUILDINGS | $ cts. | $ cts. | $ cts. |
| | *Nova Scotia* | | | |
| | Amherst—Drill hall, grading, paving, etc | 25,000 00 | 25,000 00 | 25,000 00 |
| | Annapolis—To repair and rehabilitate public building damaged by fire, the walls and foundation being intact and in good order | 3,000 00 | 17,000 00 | 20,000 00 |
| 129 | Halifax—Dominion buildings: Improvements, repairs, etc | | 7,000 00 | 7,000 00 |
| | Halifax—Quarantine Station: New buildings | 150,000 00 | 150,000 00 | 250,000 00 |
| | Yarmouth—Public Building: Restoration and alteration after damage by fire, and reconstruction of addition | | 8,000 00 | 27,000 00 |
| | *Appropriations not required for 1921-22* | | | 10,000 00 |
| | | 178,000 00 | 207,000 00 | 339,000 00 |
| | *New Brunswick* | | | |
| | Moncton—Accommodation for examining warehouse | | 1,000 00 | 2,500 00 |
| | St. John—Dominion buildings: Improvements, etc | | 7,000 00 | 7,000 00 |
| | St. John—Customs House: Improvements | | 1,500 00 | |
| 130 | St. John—Quarantine Station, Partridge Island: New buildings, repairs and improvements | 75,000 00 | 75,000 00 | 75,000 00 |
| | St. Stephen—Public Building: Improvements to heating | | 2,000 00 | |
| | *Appropriations not required for 1921-22* | | | 18,500 00 |
| | *Maritime Provinces Generally* | 75,000 00 | 86,500 00 | 103,000 00 |
| 131 | Dominion Public Buildings: Improvements, repairs, etc | | 25,000 00 | 25,000 00 |
| | *Quebec* | | | |
| | Dominion Public Buildings: Improvements, repairs, etc | | 25,000 00 | 25,000 00 |
| | Granby—Public Building: Alterations and improvements | 4,000 00 | 9,000 00 | 18,000 0 |
| 132 | Grosse Isle Quarantine Station: New buildings and repairs | 200,000 00 | 200,000 00 | 200,000 00 |
| | Montreal—Dominion buildings: Improvements and repairs, etc | | 30,000 00 | 30,000 00 |
| | Montreal Examining Warehouse: Improvements | | 3,000 00 | |
| | Montreal—General Post Office: Improvements | | 30,000 00 | 42,000 00 |
| | Montreal—Ordnance Stores Building | | 20,000 00 | |
| | *Appropriations not required for 1921-22* | | | 11,000 00 |
| | *Ontario* | 204,000 00 | 317,000 00 | 326,000 00 |
| | Alexandria—To reconstruct public building destroyed by fire | | 32,000 00 | |
| | Dominion Public Buildings: Improvements, repairs, etc | | 35,000 00 | 35,000 00 |
| | Hamilton Post Office: Improvements | 8,000 00 | 8,000 00 | 8,000 00 |
| | Hamilton Postal Station "B" | | 5,000 00 | 25,000 00 |
| | Kingston, R.M.C.: Covered drill hall; grading, etc | 3,500 00 | 7,500 00 | 3,500 00 |
| 133 | Kingston, R.M.C.: Enlargement of Educational block | 55,000 00 | 55,000 00 | 265,000 00 |
| | Lindsay—Post Office fittings | 2,000 00 | 3,500 00 | 2,000 00 |
| | Ottawa—Office accommodation for Chief Electoral Officer | | 15,000 00 | |
| | Ottawa—Printing Bureau: Passenger elevator and additions and improvements to buildings | | 10,000 00 | 122,000 00 |
| | Ottawa Departmental Buildings: Fittings, etc | | 100,000 00 | 100,000 00 |
| | Ottawa—Post Office improvements | | 7,000 00 | 14,660 00 |
| | Carried forward | 68,500 00 | 278,000 00 | 575,160 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote | Details. | Revote. | 1921-22. | 1920-21. |
|---|---|---|---|---|
| | PUBLIC BUILDINGS—*Continued.* | $ cts. | $ cts. | $ cts. |
| | Brought forward | 68,500 00 | 278,000 00 | 575,160 00 |
| | *Ontario*—Concluded. | | | |
| | Ottawa—Royal Mint—Improvements | | 7,000 00 | |
| | Ottawa—Partial reconstruction of ore dressing plant destroyed by fire | | 2,500 00 | 6,000 00 |
| | Ottawa—Repairs to Wellington St. pavement | | 40,000 00 | |
| | Pembrooke—Public building—Tower and clock | 1,200 00 | 3,200 00 | 5,000 00 |
| | Sault Ste. Marie—Public building—Repairs and improvements | 2,500 00 | 2,500 00 | 7,500 00 |
| 133 | St. Thomas—Public building—Improvements | | 1,000 00 | 5,000 00 |
| | Toronto—Postal Station "A"—Tractors | | 10,000 00 | |
| | Toronto—Dominion buildings—Improvements, repairs, etc | | 25,000 00 | 25,000 00 |
| | Walkerton—Public Building. Electric wiring | | 2,000 00 | |
| | Walkerville—Public buildings—Alterations | | 1,000 00 | |
| | *Appropriations not required for 1921-22* | | | 663,077 99 |
| | | 72,200 00 | 372,200 00 | 1,286,737 99 |
| | *Manitoba.* | | | |
| | Dominion public buildings—Improvements, repairs, etc | | 17,000 00 | 17,000 00 |
| | Portage la Prairie—Enlargement and improvement of public building | 5,000 00 | 11,000 00 | 38,000 00 |
| 134 | Winnipeg—Dominion buildings—Improvements, repairs, etc | | 20,000 00 | 20,000 00 |
| | Winnipeg—Immigration buildings—Improvements | | 3,000 00 | 3,000 00 |
| | *Appropriations not required for 1921-22* | | | 37,100 00 |
| | | 5,000 00 | 51,000 00 | 115,100 00 |
| | *Saskatchewan.* | | | |
| | Dominion public buildings—Improvements, repairs, etc | | 17,000 00 | 17,000 00 |
| 135 | Regina—Public building—Improvements | | 3,000 00 | |
| | *Appropriations not required for 1921-22* | | | 15,950 00 |
| | | | 20,000 00 | 32,950 00 |
| | *Alberta.* | | | |
| | Calgary—Dominion buildings—Improvements, repairs, etc | | 4,000 00 | 6,000 00 |
| | Calgary—Immigration building—Alterations | | 12,000 00 | |
| | Coutts—Immigration building—Improvements | 2,500 00 | 3,500 00 | 2,500 00 |
| 136 | Dominion public buildings—Improvements, repairs, etc | | 15,000 00 | 15,000 00 |
| | Edmonton—Public building—Alterations for post office accommodation | 4,500 00 | 4,500 00 | 7,500 00 |
| | Red Deer—Alterations to Old Court House Building for post office accommodation | | 7,900 00 | 11,000 00 |
| | *Appropriations not required for 1921-22* | | | 4,000 00 |
| | | 7,000 00 | 46,900 00 | 46,000 00 |
| | *British Columbia.* | | | |
| | Bamfield—Public building | 4 000 00 | 12,000 00 | 4,000 00 |
| 137 | Dominion public buildings—Improvements, repairs, etc | | 14,000 00 | 14,000 00 |
| | Nanaimo—Public building—Fittings | | 2,500 00 | |
| | Carried forward | 4,000 00 | 28,500 00 | 18,000 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | PUBLIC BUILDINGS—*Concluded* | $ cts. | $ cts. | $ cts. |
| | Brought forward | 4,000 00 | 28,590 00 | 18,000 00 |
| | *British Columbia*—Concluded. | | | |
| | Vancouver—Dominion buildings—Improvements, repairs, etc | | 10,000 00 | 10,000 00 |
| | Victoria—Post office—Improvements | | 6,500 00 | |
| 137 | Victoria—Old Post Office—Taxes due city for 1920 | | 1,492 08 | 1,640 73 |
| | Williams Head Quarantine Station—Repairs and improvements to existing buildings, fittings, etc | 13,000 00 | 13,000 00 | 20,000 00 |
| | *Appropriations not required for 1921-22* | | | 40,500 00 |
| | | 17,000 00 | 59,492 08 | 90,140 73 |
| | *Generally.* | | | |
| | Barracks for Permanent Force | 100,000 00 | 100,000 00 | 100,000 00 |
| | Dominion public buildings—Generally | | 30,000 00 | 30,000 00 |
| 138 | Experimental Farms—New buildings and improvements—Renewals and repairs, etc., in connection with existing buildings, fittings, etc | | 100,000 00 | 200,000 00 |
| | Flags for Dominion public buildings | | 5,000 00 | 5,000 00 |
| | *Appropriation not required for 1921-22* | | | 500,000 00 |
| | | 100,000 00 | 235,000 00 | 835,000 00 |
| | *Rents, Repairs, Furniture, Heating, etc.* | | | |
| | Ottawa Public Buildings: Dominion Observatory and Geodetic Survey building—Maintenance of grounds, etc | | 5,000 00 | 5,000 00 |
| | Ottawa—Public buildings—Water | | 35,000 00 | |
| | Elevator attendants | | 70,000 00 | 68,000 00 |
| | Lighting, including roads and bridges | | 90,000 00 | 90,000 00 |
| | Heating, including salaries of engineers, firemen and watchmen | | 540,000 00 | 475,000 00 |
| | Departments generally—Care and cleaning departmental buildings including $100 to E. Snowden for firing noon gun | | 385,000 00 | 400,000 00 |
| | Repairs, furniture, grounds, snow and street maintenance | | 700,000 00 | 550,000 00 |
| | Rideau Hall (including grounds)—Improvements, furniture, maintenance, etc | | 60,000 00 | 50,000 00 |
| | Rideau Hall—Allowance for fuel and light | | 17,000 00 | 17,000 00 |
| | Telephone service | | 90,000 00 | 68,500 00 |
| | Dominion Public Buildings—Dominion Immigration Buildings—Repairs, furniture, etc | | 45,000 00 | 15,000 00 |
| 139 | Dominion Quarantine Stations—Maintenance | | 5,000 00 | 7,000 00 |
| | Fittings and general supplies and furniture | | 125,000 00 | 75,000 00 |
| | Heating | | 450,000 00 | 450,000 00 |
| | Lighting | | 180,000 00 | 190,000 00 |
| | Power for running elevators, stamp cancelling machines, etc | | 75,000 00 | 90,000 00 |
| | Rents | | 1,130,000 00 | 1,070,000 00 |
| | Salaries of caretakers, engineers, firemen, etc | | 795,000 00 | 625,000 00 |
| | Supplies for caretakers, etc | | 35,000 00 | 30,000 00 |
| | Water | | 60,000 00 | 60,000 00 |
| | Yukon Public Buildings—Rents, repairs, fuel, light, water service and caretaker's salaries | | 40,000 00 | 40,000 00 |
| | Victoria, B.C.—Astrophysical Observatory (Little Saanich Mountain)—Maintenance, repairs, etc | | 3,500 00 | 3,000 00 |
| | | | 4,935,500 00 | 4,378,500 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote | Details | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | HARBOURS AND RIVERS. | $ cts. | $ cts. | $ cts. |
| | *Nova Scotia.* | | | |
| | Bailey's Brook—Extension to pier | 6,000 00 | 6,000 00 | 6,000 00 |
| | Bass River—Wharf | 20,000 00 | 20,000 00 | 21,000 00 |
| | Digby—Repairs to pier | | 5,000 00 | 5,000 00 |
| | East Sheet Harbour—Repairs to wharf | | 1,200 00 | |
| | Harbours and Rivers Generally—Repairs and improvements | | 60,000 00 | 60,000 00 |
| | Lower West Pubnico—Repairs to breakwater | | 1,000 00 | |
| | Maitland—Completion of extension of ferry wharf | | 1,000 00 | 2,000 00 |
| | Newport Landing—Repairs to wharf | 1,600 00 | 1,600 00 | 1,600 00 |
| | Noel—Repairs to wharf | | 2,900 00 | |
| | Nyanza—Repairs to wharf | | 1,200 00 | |
| | Parrsboro—Repairs to wharf | | 1,050 00 | |
| | Parker's Cove—Repairs to breakwater | | 1,200 00 | 2,000 00 |
| 140 | Port Hood—Wharf repairs and extensions | 7,000 00 | 7,000 00 | 7,000 00 |
| | Scotch Cove—(White Point)—Breakwater extension | 9,800 00 | 9,800 00 | 9,800 00 |
| | Seaforth—Rebuilding part of breakwater | 7,100 00 | 7,100 00 | 7,100 00 |
| | Soldier's Cove—Wharf | 2,500 00 | 2,500 00 | 2,500 00 |
| | Summerville—Repairs to breakwater wharf | 5,800 00 | 7,000 00 | 5,900 00 |
| | Sydney—Wharf | 100,000 00 | 100,000 00 | 100,000 00 |
| | Three Fathom Harbour—Repairs to breakwater | 6,000 00 | 9,000 00 | 6,000 00 |
| | Watt Settlement—Repairs to wharf | | 2,000 00 | |
| | West Arichat—Repairs to breakwater | 3,000 00 | 3,000 00 | 4,500 00 |
| | West Chezzetcook—Repairs to breakwater | 15,000 00 | 15,000 00 | 15,100 00 |
| | Western Head—Repairs to breakwater | | 1,500 00 | |
| | Whycocomagh—Repairs to wharf | | 4,000 00 | 1,200 00 |
| | Yarmouth Bar—Repairs and improvements | | 4,000 00 | 4,000 00 |
| | *Appropriations not required for 1921-22* | | | 314,142 92 |
| | | 183,800 00 | 274,050 00 | 574,842 92 |
| | *Prince Edward Island* | | | |
| | Annandale—Repairs to wharf | 1,200 00 | 1,400 00 | 3,500 00 |
| | Belfast—Repairs to wharf | | 2,100 00 | |
| | Haggerty's Wharf—Repairs | | 1,150 00 | |
| | Harbours and Rivers Generally—Repairs and improvements | | 14,000 00 | 14,000 00 |
| 141 | Naufrage Harbour—Repairs to breakwaters | | 1,000 00 | |
| | North Lake—Boat harbour | 15,000 00 | 17,000 00 | 27,000 00 |
| | Port Selkirk—Repairs to wharf | | 1,100 00 | |
| | Pownal—Repairs to wharf | | 1,500 00 | |
| | Vernon River South—Repairs to wharf | | 2,250 00 | |
| | Victoria—Repairs to pier | 900 00 | 1,900 00 | 2,900 00 |
| | *Appropriations not required for 1921-22* | | | 59,750 00 |
| | | 17,100 00 | 43,400 00 | 107,150 00 |
| | *New Brunswick* | | | |
| | Cape Bald—Repairs to breakwater pier | 6,500 00 | 6,500 00 | 10,000 00 |
| | Harbours and Rivers Generally—Repairs and improvements | | 40,000 00 | 65,000 00 |
| | Lord's Cove—Wharf | 14,000 00 | 14,000 00 | 15,500 00 |
| 142 | North Head, Grand Manan Island—Repairs to breakwater—Wharf | | 1,600 00 | 5,225 00 |
| | Quaco (St. Martin's)—Reconstruction of breakwaters | 22,000 00 | 29,800 00 | 22,000 00 |
| | Richibucto Cape—Completion of pier and breakwater | 1,000 00 | 1,000 00 | 5,000 00 |
| | St. Andrews—Repairs to wharf | | 7,500 00 | |
| | Wilson's Beach—Repairs to breakwater—Wharf | 800 00 | 1,700 00 | 8,700 00 |
| | *Appropriations not required for 1921-1922* | | | 81,500 00 |
| | | 44,300 00 | 102,100 00 | 212,925 00 |

# XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote | Details. | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | HARBOURS AND RIVERS—*Continued* | $ cts. | $ cts. | $ cts. |
| | *Quebec* | | | |
| | Anse aux Gascons—Wharf | 36,000 00 | 49,000 00 | 36,000 00 |
| | Aylmer—Repairs to wharf | | 1,800 00 | 2,600 00 |
| | Contrecoeur—Repairs to wharf approach | | 5,400 00 | 3,000 00 |
| | Cross Point—Repairs to wharf | | 3,800 00 | |
| | Deschambault—Repairs to wharf | | 1,095 00 | |
| | Gaspe—Wharf repairs and reconstruction | 34,000 00 | 34,000 00 | 34,000 00 |
| | Grande Mechins—Repairs to wharf | | 1,350 00 | |
| | Grosse Isle Quarantine Station—Extension of and repairs to wharfs | 50,000 00 | 50,000 00 | 55,000 00 |
| | Harbours and Rivers Generally—Repairs and improvements | | 75,000 00 | 75,000 00 |
| | Ile Perrot—Wharf repairs and improvements | | 1,100 00 | 2,300 00 |
| | New Richmond—Repairs to wharf | | 2,500 00 | |
| | North Temiskaming—Wharf | 2,000 00 | 8,800 00 | 13,000 00 |
| 143 | Notre Dame des Sept Douleurs (Isle Verte)—Completion of Western wharf | 5,700 00 | 5,800 00 | 5,700 00 |
| | Pointe aux Trembles—Repairs to wharf | | 2,800 00 | 6,000 00 |
| | Pointe Shea—Amherst—Repairs to pier | 6,500 00 | 6,500 00 | 10,000 00 |
| | Rimouski—Harbour improvements | | 17,900 00 | 13,000 00 |
| | Riviere du Loup (en bas)—Repairs to wharf | | 4,100 00 | 3,800 00 |
| | Riviere du Lievre—Lock and Dam—Reconstruction of protection walls | 5,700 00 | 14,400 00 | 5,700 00 |
| | Ste. Famille—Wharf repairs and reconstruction | | 4,000 00 | 17,000 00 |
| | St. Francois Sud—Repairs to wharf | | 9,000 00 | 33,000 00 |
| | St. Jerome—Repairs to wharf | | 1,000 00 | |
| | St. Mathias—Wharf repairs and improvements | | 1,700 00 | |
| | Tadousac (Anse à l'Eau)—Repairs to wharf | | 1,125 00 | 8,900 00 |
| | Thurso—Repairs to wharf | | 1,650 00 | |
| | *Appropriations not required for 1921-1922* | | | 321,300 00 |
| | | 139,900 00 | 303,820 00 | 645,300 00 |
| | *Ontario* | | | |
| | Bayfield—Repairs to pier | 4,600 00 | 4,600 00 | 6,000 00 |
| | Collingwood—Breakwater reconstruction | 25,000 00 | 25,000 00 | 50,000 00 |
| | Depot Harbour—Repairs and renewals to wharfs | 14,000 00 | 15,000 00 | 36,000 00 |
| | Dyer's Bay—Repairs to wharf | | 1,400 00 | |
| | French River Dams—Repairs and maintenance | | 3,500 00 | 3,000 00 |
| | Goderich—Repairs to Docks | 3,000 00 | 6,600 00 | 3,500 00 |
| | Harbours and Rivers Generally—Repairs and improvements | | 65,000 00 | 65,000 00 |
| | Kenora—Repairs to wharf | | 1,000 00 | |
| | Kingston—Maintenance and operation of combined wharfs and bridges | | 17,900 00 | 12,800 00 |
| | Kingsville—Repairs and renewals to piers | | 11,000 00 | 8,000 00 |
| 144 | Leamington—Repairs to pier | | 8,500 00 | 9,200 00 |
| | Little Current—Rebuilding wharf | 17,000 00 | 31,000 00 | 44,000 00 |
| | McLaren's Landing—Wharf | 6,600 00 | 6,600 00 | 6,600 00 |
| | Midland—Repairs to wharf | | 2,000 00 | |
| | Owen Sound—Wharf reconstruction | 70,000 00 | 70,000 00 | 86,000 00 |
| | Pelee Island—Repairs to piers | | 4,400 00 | 8,500 00 |
| | Port Colborne—Repairs to breakwaters | 54,000 00 | 55,000 00 | 66,500 00 |
| | Port Dover—Repairs to piers | | 11,000 00 | 20,000 00 |
| | Providence Bay—Repairs to wharf | | 4,400 00 | |
| | Rondeau—Harbour repairs and improvements | | 10,000 00 | 30,000 00 |
| | Sheguiandah—Wharf reconstruction | | 4,700 00 | |
| | Thessalon—To complete reconstruction of wharf | 12,250 00 | 12,250 00 | 13,500 00 |
| | *Appropriations not required for 1921-22* | | | 213,368 00 |
| | | 206,450 00 | 370,850 00 | 681,968 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote | Details. | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | HARBOURS AND RIVERS—*Continued* | $ cts. | $ cts. | $ cts |
| | *Manitoba* | | | |
| | Harbours and Rivers Generally—Repairs and improvements | | 15,000 00 | 15,000 00 |
| 145 | Selkirk—Repairs to wharf | | 15,000 00 | 3,000 00 |
| | The Pas—Wharf | 5,600 00 | 7,000 00 | 14,800 00 |
| | *Appropriations not required for 1921-22* | | | 22,100 00 |
| | | 5,600 00 | 37,000 00 | 54,900 00 |
| | *Saskatchewan and Alberta* | | | |
| 146 | Harbours and Rivers Generally—Repairs and improvements | | 20,000 00 | 20,000 00 |
| | *British Columbia* | | | |
| | Alice Arm—Wharf—Conditional on Provincial Government building road | 15,000 00 | 18,500 00 | 15,000 00 |
| | Albion—Repairs to wharf | | 1,150 00 | |
| | Boswell—Floating wharf | 6,500 00 | 8,500 00 | 6,500 00 |
| | Carroll's Landing—Wharf | 7,000 00 | 11,000 00 | 7,000 00 |
| | Fraser River (lower)—Operation of snag boat | | 30,000 00 | 25,000 00 |
| | Graham—Wharf | 4,000 00 | 7,700 00 | 11,500 00 |
| | Harbours and Rivers Generally—Repairs and improvements | | 95,000 00 | 95,000 00 |
| | Hope Bay—North Pender Island—Repairs to wharf | | 3,600 00 | |
| | Ioco—Wharf | 3,000 00 | 9,200 00 | 3,000 00 |
| | Kincolith—Wharf renewal | 11,000 00 | 11,000 00 | 11,000 00 |
| | Kuskanook—Wharf | 5,800 00 | 5,800 00 | 9,500 00 |
| 147 | Ladysmith—Wharf | 9,500 00 | 12,000 00 | 9,500 00 |
| | Manson's Landing—Wharf | 5,500 00 | 6,500 00 | 5,500 00 |
| | Mission—Repairs to wharf | | 1,000 00 | |
| | Nanaimo—Repairs to wharf | | 2,150 00 | |
| | North Gabriola Island—Repairs to wharf | | 1,750 00 | |
| | Princess Creek—Floating wharf | | 2,300 00 | 6,500 00 |
| | Proctor—Floating wharf | | 1,700 00 | 7,000 00 |
| | Sandspit Point—Reconstruction of wharf | 10,000 00 | 11,500 00 | 10,000 00 |
| | Skidegate—Repairs to wharf | | 1,700 00 | |
| | South Gabriola Island—Wharf | 3,500 00 | 3,500 00 | 3,500 00 |
| | South Pender Island—Repairs to wharf | | 2,300 00 | |
| | Stickine River—Removal of obstructions | | 5,000 00 | 10,000 00 |
| | Thetis Island—Reconstruction of wharf | | 1,600 00 | 8,500 00 |
| | Tofino—Repairs to wharf | | 4,600 00 | |
| | *Appropriations not required for 1921-22* | | | 231,215 00 |
| | | 80,800 00 | 259,050 00 | 475,215 00 |
| | *Generally* | | | |
| 148 | Harbours and Rivers Generally | | 30,000 00 | 30,000 00 |
| | DREDGING | | | |
| | Dredging—Maritime Provinces | | 500,000 00 | 500,000 00 |
| 149 | Dredging—Ontario and Quebec | | 450,000 00 | 450,000 00 |
| | Dredging—Manitoba, Saskatchewan and Alberta | | 90,000 00 | 93,000 00 |
| | Dredging—British Columbia | | 400,000 00 | 400,000 00 |
| | | | 1,440,000 00 | 1,443,000 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

| No. of Vote. | Details. | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | ROADS AND BRIDGES | $ cts. | $ cts. | $ cts. |
| | Banff—Bridges | ..... | 168,000 00 | 103,000 00 |
| | Burlington Channel—New bridge | 85,000 00 | 240,000 00 | 100,000 00 |
| | Dominion Roads and Bridges Generally | ..... | 5,000 00 | 5,000 00 |
| | Edmonton—Repairs to bridge | 1,300 00 | 12,000 00 | 1,500 00 |
| | International bridge across St. John River at Edmundston, N.B., State of Maine, U.S.A., to contribute like amount | 46,500 00 | 162,000 00 | 50,000 00 |
| 150 | Ottawa—Maintenance and repairs of bridges and approaches | ..... | 7,000 00 | 7,000 00 |
| | Ottawa-Hull—New bridge to replace present Union Bridge over Ottawa River below Chaudiere | 7,000 00 | 7,000 00 | 34,000 00 |
| | Shellmouth—Repainting bridge | ..... | 1,050 00 | |
| | International Bridge across St. John River at St. Leonard's, N.B.—Repairs—State of Maine, U.S.A., to contribute like amount | ..... | 2,800 00 | 3,100 00 |
| | *Appropriations not required for 1921-22* | ..... | ..... | 38,600 00 |
| | | 139,800 00 | 604,850 00 | 342,200 00 |
| | TELEGRAPH AND TELEPHONE LINES | | | |
| | *Nova Scotia.* | | | |
| 151 | Cape Breton Telegraph System—Reconstruction of telephone line between Harvard lake and N.E. Margaree | 1,000 00 | 1,000 00 | 1,000 00 |
| | Pictou Island—Telephone cable | 8,000 00 | 14,300 00 | 8,000 00 |
| | *Quebec.* | | | |
| 152 | Grosse Isle Quarantine—Telephone line—Renewal of poles, etc | 400 00 | 400 00 | 400 00 |
| | *Saskatchewan and Alberta.* | | | |
| 153 | Peace River line—Office and dwelling at Grande Prairie | 5,000 00 | 5,000 00 | 5,000 00 |
| | *British Columbia.* | | | |
| | *Appropriations not required for 1921-22* | ..... | ..... | 76,900 00 |
| | | 14,400 00 | 20,700 00 | 91,300 00 |
| | MISCELLANEOUS | | | |
| | Architectural Branch—Salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of Outside Service | ..... | 75,000 00 | 60,000 00 |
| | Accounts Branch—Salaries of agents and clerks, travelling and contingent expenses of Outside Service | ..... | 25,000 00 | 25,000 00 |
| | Engineering Branch—Salaries of engineers, inspectors, superintendents, draughtsmen, clerks and messengers of the Outside Service | ..... | 542,000 00 | 435,000 00 |
| 154 | For operation and maintenance of inspection boats | ..... | 17,500 00 | 21,000 00 |
| | Maintenance and operation of water storage dams on Ottawa River and tributaries, surveys in connection therewith and settlement of land damages | ..... | 125,000 00 | 125,000 00 |
| | Monument of His Late Majesty King Edward VII | 5,000 00 | 5,000 00 | 5,000 00 |
| | Monument to the memory of the late Hon. Thos. D'Arcy McGee | 2,000 00 | 2,000 00 | 6,000 00 |
| | Monument to Sir Wilfrid Laurier | 25,000 00 | 25,000 00 | 25,000 00 |
| | National Gallery of Canada | ..... | 40,000 00 | 20,000 00 |
| | River gauging and metering | ..... | 23,450 00 | 24,000 00 |
| | Carried forward | 32,000 00 | 879,950 00 | 746,000 00 |

## XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Concluded.*

| No. of Vote | Details. | Revote | 1921-22 | 1920-21 |
|---|---|---|---|---|
| | MISCELLANEOUS—*Continued.* | $ cts. | $ cts. | $ cts. |
| | Brought forward | 32,000 00 | 879,950 00 | 746,000 00 |
| | Surveys and inspections | | 125,000 00 | 85,000 00 |
| 154 | To cover balance of expenditure for works already authorized for which the appropriation may be insufficient, provided the amount for any one work does not exceed $200 | | 5,000 00 | 5,000 00 |
| | *Appropriations not required for 1921-22* | | | 37,604 05 |
| | | 32,000 00 | 1,009,950 00 | 873,604 05 |
| | AUTHORIZED BY STATUTE | | | |
| | Collingwood Dry Dock No. 1 | | 15,000 00 | 15,000 00 |
| | Collingwood Dry Dock No. 2 | | 9,208 96 | 9,208 96 |
| | Montreal Floating Dock | | 105,000 00 | 105,000 00 |
| | Port Arthur Dry Dock | | 37,741 50 | 37,741 50 |
| | Prince Rupert Floating Dock | | 76,970 88 | 76,970 88 |
| | | | 243,921 34 | 243,921 34 |

# XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.

Amount to be voted..... $1,033,800.66

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| | ATLANTIC OCEAN | | | | |
| 155 | Canada and Newfoundland, steam service or services between..... | 35,000 00 | 35,000 00 | | |
| 156 | Canada and the West Indies or South America, or both, steam service or services between..... | 340,666 66 | 340,666 66 | | |
| 157 | Canada and South Africa, steam service between..... | 146,000 00 | 146,000 00 | | |
| | PACIFIC OCEAN | | | | |
| 158 | Canada and Australia or New Zealand, or both, on the Pacific Ocean, steam service between..... | 130,509 00 | 130,509 00 | | |
| 159 | Prince Rupert, B.C., and Queen Charlotte Islands, steam service between. | 21,000 00 | 21,000 00 | | |
| 160 | Victoria and San Francisco, steam service between..... | 3,000 00 | 3,000 00 | | |
| 161 | Victoria, Vancouver, way ports, and Skagway, steam service between.... | 25,000 00 | 25,000 00 | | |
| 162 | Victoria and west Coast Vancouver Island, steam service between..... | 15,000 00 | 15,000 00 | | |
| 163 | Vancouver and northern ports of British Columbia, steam service between.. | 24,800 00 | 24,800 00 | | |
| 164 | Vancouver and ports on Howe Sound, steam service between..... | 5,000 00 | 5,000 00 | | |
| | LOCAL SERVICES | | | | |
| 165 | Baddeck and Iona, steam service between..... | 8,825 00 | 6,825 00 | 2,000 00 | |
| 166 | Charlottetown, Pictou and New Glasgow, steam service between..... | 2,000 00 | 2,000 00 | | |
| 167 | Charlottetown, Victoria and Holliday's Wharf, steam service between | 2,500 00 | 2,500 00 | | |
| 168 | Grand Manan and the Mainland, steam service between..... | 15,000 00 | 15,000 00 | | |
| 169 | Halifax, Canso and Guysboro, steam service between..... | 7,000 00 | 7,000 00 | | |
| 170 | Halifax, LaHave and LaHave River ports, steam service between..... | 4,000 00 | 4,000 00 | | |
| 171 | Halifax and Newfoundland, *via* Cape Breton ports, steam service between | 5,000 00 | 7,000 00 | ..... | 2,000 00 |
| 172 | Halifax and Spry Bay and ports in Cape Breton, steam service between | 6,000 00 | 4,000 00 | 2,000 00 | |
| 173 | Halifax, South Cape Breton and Bras d'Or Lake ports, steam service between..... | 6,000 00 | 6,000 00 | | |
| 174 | Halifax and West Coast Cape Breton, calling at way ports, steam service between..... | 4,000 00 | 4,000 00 | | |
| 175 | Mulgrave and Canso, steam service between..... | 13,500 00 | 11,500 00 | 2,000 00 | |
| 176 | Mulgrave and Guysboro, calling at intermediate ports, steam service between..... | 7,500 00 | 7,500 00 | | |
| 177 | Newcastle, Neguac and Escuminac, calling at intermediate points on the Miramichi River and Miramichi Bay, steam service between..... | 4,000 00 | 3,000 00 | 1,000 00 | |
| 178 | Pelee Island and the mainland, steam service between..... | 8,000 00 | 8,000 00 | | |
| | Carried forward..... | 839,300 66 | 834,300 66 | 7,000 00 | 2,000 00 |

## XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Concluded.*

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | LOCAL SERVICES—*Continued.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward..... | 839,300 66 | 834,300 66 | 7,000 00 | 2,000 00 |
| 179 | Mulgrave, Arichat and Petit de Grat, steam service between..... | 9,000 00 | 9,000 00 | | |
| 180 | Pictou, Montague, Murray Harbour, and Georgetown, steam service between..... | 6,000 00 | 6,000 00 | | |
| 181 | Pictou, Mulgrave, and Cheticamp, steam service between..... | 7,500 00 | 7,500 00 | | |
| 182 | Pictou, New Glasgow, and Antigonish County Ports, schooner service between..... | 1,500 00 | 1,500 00 | | |
| 183 | Port Mulgrave, St. Peter's, Irish Cove and Marble Mountain, and other ports on the Bras d'Or Lakes, steam service between..... | 6,500 00 | 6,500 00 | | |
| 184 | Pictou, Souris, and the Magdalen Islands, steam service between..... | 20,000 00 | | | |
| 185 | Quebec, Natashquan and Harrington, and other ports on the North shore of the Gulf of St. Lawrence, steam service between..... | 50,000 00 | 70,000 00 | 30,000 00 | |
| 186 | Quebec, Montreal, and Paspebiac, and ports on the South shore of the Gulf of St. Lawrence, steam service between..... | 30,000 00 | | | |
| 187 | St. John and St. Andrews, N.B., calling at intermediate ports, steam service between..... | 4,000 00 | 4,000 00 | | |
| 188 | St. John and Bridgetown, steam service between..... | 2,000 00 | 2,000 00 | | |
| 189 | St. John and Digby, steam service between..... | 10,000 00 | 10,000 00 | | |
| 190 | St. John, Digby, Annapolis and Granville, along the West coast of Annapolis Basin, steam service between.. | 2,000 00 | 2,000 00 | | |
| 191 | St. John and ports on the Bay of Fundy and Minas Basin, steam service between..... | 5,000 00 | 5,000 00 | | |
| 192 | St. John, Westport and Yarmouth and other way ports, steam service between..... | 10,000 00 | 10,000 00 | | |
| 193 | Sydney and Bay St. Lawrence, calling at way ports, steam service between | 9,000 00 | 9,000 00 | | |
| 194 | Sydney and Whycocomagh, steam service between..... | 4,000 00 | 4,000 00 | | |
| 195 | Sydney and Bras d'Or Lake ports and ports on the East and West coasts of Cape Breton, steam service between | 14,000 00 | 14,000 00 | | |
| 196 | Supervision of subsidized steamship services, expenses in connection with | 4,000 00 | 4,000 00 | | |
| | *Appropriations not required for 1921-22*..... | ..... | 343,000 00 | ..... | 343,000 00 |
| | | 1,033,800 66 | 1,341,800 66 | ..... | 308,000 00 |
| | *Statutory appropriation not required for 1921-22*..... | ..... | 121,666 66 | ..... | 121,666 66 |
| | | 1,033,800 66 | 1,463,467 32 | ..... | 429,666 66 |

## XVIII—THE NAVAL SERVICE.

Amount to be voted.....$3,726,980.00

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 197 | Naval Service—To provide for the maintenance of the Royal Canadian Navy | 2,500,000 00 | 2,000,000 00 | 500,000 00 | |
| 198 | Hydrographic Survey and to provide for the maintenance and repairs of Hydrographic steamers | 315,000 00 | 315,000 00 | | |
| 199 | Fisheries Protection Service and to provide for the repairs and maintenance of the Fishery protection steamers | 370,000 00 | 420,000 00 | ..... | 50,000 00 |
| 200 | Radiotelegraph Service and to provide for the building and maintenance of wireless stations and the general administration of Radiotelegraphy throughout the Dominion | 456,480 00 | 495,000 00 | ..... | 38,520 00 |
| 201 | Tidal and Current Survey | 30,000 00 | 30,000 00 | | |
| 202 | Patrol of the Northern waters of Canada | 15,000 00 | 15,000 00 | | |
| 203 | Customs dues | 500 00 | 500 00 | | |
| 204 | Pay of Temporary Officers and Clerks at Headquarters, Halifax and Esquimalt Dockyards | 40,000 00 | 60,000 00 | ..... | 20,000 00 |
| | | 3,726,980 00 | 3,335,500 00 | 391,480 00 | ..... |

## XIX—OCEAN AND RIVER SERVICE

Amount to be voted.....$1,950,300.00

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 205 | Maintenance and repairs to Dominion Steamers and Icebreakers | 1,750,000 00 | 1,500,000 00 | 250,000 00 | |
| 206 | Examination of masters and mates | 20,000 00 | 18,000 00 | 2,000 00 | |
| 207 | Investigation into wrecks | 12,300 00 | 12,300 00 | | |
| 208 | Expenses of Schools of Navigation | 8,000 00 | 8,000 00 | | |
| 209 | To provide for the temporary relief of distressed seamen and to cover the expenses of shipping forms | 3,000 00 | 3,000 00 | | |
| 210 | Registration of Shipping | 6,000 00 | 10,200 00 | ..... | 4,200 00 |
| 211 | Removal of obstructions in navigable waters | 18,000 00 | 5,000 00 | 13,000 00 | |
| 212 | Inspection of live stock shipments | 3,000 00 | 3,000 00 | | |
| 213 | To continue subsidies for wrecking plants—Quebec and British Columbia | 35,000 00 | 35,000 00 | | |
| 214 | Unforeseen expenses | 5,000 00 | 5,000 00 | | |
| 215 | Life Saving Service including rewards for saving life | 90,000 00 | 90,000 00 | | |
| | *Appropriation not required for 1921-22.* | ..... | 75,000 00 | ..... | 75,000 00 |
| | | 1,950,300 00 | 1,764,500 00 | 185,800 00 | ..... |

## XX—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

MARINE DEPARTMENT

Amount to be voted.....$10,933,000.00

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 216 | River St. Lawrence Ship Channel—Maintenance and operating dredging fleet | 528,000 00 | 478,000 00 | 50,000 00 | |
| 217 | For the maintenance and improvements of the Sorel Shipyard, shops and offices as well as operating expenses | 75,000 00 | 65,000 00 | 10,000 00 | |
| 218 | Government Shipbuilding Programme—Amount required for the construction of vessels in accordance with Government programme | 8,330,000 00 | 20,000 000 00 | | 11,670,000 00 |
| 219 | To provide an icebreaker to be used in St. Lawrence river, including maintenance of same (revote) | 2,000,000 00 | 2,000,000 00 | | |
| | | 10,933,000 00 | 22,543,000 00 | | 11,610,000 00 |

## XXI—LIGHTHOUSE AND COAST SERVICE.

Amount to be voted.....$2,465,100.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 220 | Agencies, Rents and Contingencies... | 215,000 00 | 198,000 00 | 17,000 00 | |
| 221 | Salaries and allowances to lightkeepers..... | 650,000 00 | 650,000 00 | | |
| 222 | Maintenance and repairs to lighthouses. | 800,000 00 | 800,000 00 | | |
| 223 | Construction of lights and aids to navigation, including regulation of traffic in the Detroit river and such other places as may be found necessary..... | 400,000 00 | 400,000 00 | | |
| 224 | Signal Service..... | 75,000 00 | 65,000 00 | 10,000 00 | |
| 225 | Administration of Pilotage..... | 250,000 00 | 400,000 00 | ..... | 150,000 00 |
| 226 | Maintenance and repairs to wharves... | 10,000 00 | 10,000 00 | | |
| 227 | To provide for breaking ice in Thunder Bay, Lake Superior and other points deemed advisable for the good of navigation..... | 40,000 00 | 40,000 00 | | |
| 228 | Amount required to pay pensions to pilots—Louis R. Demers, Joseph Lapointe, Paul Gobeil, Barthelemi Lachance, Alphonse Asselin, Elzear Desrosiers, Hubert Raymond, Arbel Bernier, Adelme Pouliot, Edmond Larochelle, L. E. Morin, A. T. Simard Joseph Plante, Victor Vezina, J. G. Dupil, Raymond Baquet, Alfred La-Rochelle, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Treffle Delisle, David Dumas, Alfred Gaudreau, F. X. Demeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine, Camille Bernier, Jos. E. Lachance..... | 9,000 00 | 10,200 00 | ..... | 1,200 00 |
| 229 | To provide for telephones at different points throughout the Dominion in connection with aids to navigation.. | 500 00 | 500 00 | | |
| 230 | Allowance to Harbour Master at Amherstburg for supervision of lights and buoys on the St. Clair river and Lake Erie; and other services in connection with the lighthouse service for the season of navigation 1921..... | 600 00 | 600 00 | | |
| 231 | Amount required for two motor patrol vessels for buoy and lighthouse service in Britisb Columbia ..... | 15,000 00 | 65,000 00 | ..... | 50,000 00 |
| | *Appropriation not required for 1921-22* | ..... | 375 00 | ..... | 375 00 |
| | | 2,465,100 00 | 2,639,675 00 | ..... | 174,575 00 |

## XXII—SCIENTIFIC INSTITUTIONS.

Amount to be voted.....$684,535.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | DEPARTMENT OF THE INTERIOR | $ cts. | $ cts. | $ cts. | $ cts. |
| | *Scientific Institutions* | | | | |
| 232 | Expenses connected with the Dominion Observatory at Ottawa | 55,715 00 | 36,000 00 | 19,715 00 | |
| | Expenses connected with the Dominion Observatory at Victoria, B.C. | 14,000 00 | 10,200 00 | 3,800 00 | |
| | *Geodetic Survey of Canada* | | | | |
| 233 | Investigations, reconnaissance, triangulations, precise levelling, topographical work and geodetic astronomy, etc. | 325,000 00 | 291,000 00 | 34,000 00 | |
| | *International Boundaries* | | | | |
| 234 | Expenses connected with the survey and demarcation of International Boundaries, including $1,000 to J. J. McArthur, as International Boundary Commissioner | 37,820 00 | 45,700 00 | | 7,880 00 |
| | | 432,535 00 | 382,900 00 | 49,635 00 | |
| | DEPARTMENT OF MARINE | | | | |
| 235 | Meteorological Service, including Magnetic Observatory, grants of $500 each to Kingston and Montreal Observatories; also allowance of $400 to L. F. Gorman, Observer at Ottawa | 252,000 00 | 245,000 00 | 7,000 00 | |
| | SUMMARY | | | | |
| | Department of Interior | 432,535 00 | 382,900 00 | 49,635 00 | |
| | Department of Marine | 252,000 00 | 245,000 00 | 7,000 00 | |
| | | 684,535 00 | 627,900 00 | 56,635 00 | |

## XXIII—STEAMBOAT INSPECTION.

Amount to be voted.....$108,810.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 236 | Steamboat Inspection | 108,810 00 | 105,470 00 | 3,340 00 | |

## XXIV—FISHERIES.

Amount to be voted.....$1,275,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 237 | Salaries and Disbursements of Fishery Officers and Guardians, Fisheries Patrol Service, and Oyster Culture | 754,000 00 | 710 000 00 | 44,000 00 | |
| 238 | Building Fishways and Clearing rivers | 40,000 00 | 40,000 00 | | |
| 239 | Legal and incidental expenses | 4,000 00 | 4,000 00 | | |
| 240 | To assist in the conservation and development of deep sea fisheries and of the demand for fish | 25,000 00 | 25,000 00 | | |
| 241 | To provide for the maintenance of a Fisheries Intelligence Bureau | 5,000 00 | 5,000 00 | | |
| 242 | To provide for the inspection of pickled and canned fish | 15,000 00 | 15,000 00 | | |
| 243 | Salaries, construction and maintenance of fish breeding establishments | 365,000 00 | 365,000 00 | | |
| 244 | To provide for scientific investigation into practical economic problems connected with the fisheries | 15,000 00 | 15,000 00 | | |
| 245 | International Commission, Fraser River | 10,000 00 | 10,000 00 | | |
| 246 | Marine Biological Board of Canada | 42,000 00 | 26,000 00 | 16,000 00 | |
| | *Appropriation not required for 1921-22* | | 60,000 00 | | 60,000 00 |
| | | 1,275,000 00 | 1,275,000 00 | | |
| | AUTHORIZED BY STATUTE | | | | |
| | Fishing Bounty | 160,000 00 | 160,000 00 | | |
| | SUMMARY | | | | |
| | To be voted | 1,275,000 00 | 1,275,000 00 | | |
| | Authorized by statute | 160,000 00 | 160,000 00 | | |
| | | 1,435,000 00 | 1,435,000 00 | | |

## XXV—SUBSIDIES TO PROVINCES.

Amount authorized by Statute.....$11,490,860.48

| Details | 1921-22 | 1920-21 | Compared with Estimates 1920-21 | |
|---|---|---|---|---|
| | | | Increase | Decrease |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Ontario | 2,396,378 88 | 2,396,378 88 | | |
| Quebec | 1,969,630 28 | 1,969,630 28 | | |
| Nova Scotia | 636,666 86 | 636,666 86 | | |
| New Brunswick | 637,976 16 | 637,976 16 | | |
| Manitoba | 1,470,991 36 | 1,470,991 36 | | |
| British Columbia | 623,135 06 | 623,135 06 | | |
| Prince Edward Island | 381,931 88 | 381,931 88 | | |
| Alberta | 1,621,075 00 | 1,621,075 00 | | |
| Saskatchewan | 1,753,075 00 | 1,753,075 00 | | |
| | 11,490,860 48 | 11,490,860 48 | | |

# XXVI—MINES AND GEOLOGICAL SURVEY.

Amount to be voted.....$641,600.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | *Department* | $ cts. | $ cts. | $ cts. | $ cts. |
| 247 | For organization and equipment of the Explosives Division, under the Explosives Act, Chap. 31, 4-5 George V. | 11,500 00 | 22,000 00 | ..... | 10,500 00 |
| | *Mines Branch* | | | | |
| 248 | Investigation of ore and other economic deposits, road and structural materials; wages; expenses of fuel testing and ore dressing plants; collection of mining and metallurgical statistics, etc. | 132,100 00 | 132,100 00 | | |
| | Publications, English and French editions of reports, purchase of books of reference, laboratory supplies, instruments, miscellaneous assistance, office contingencies | 40,000 00 | 40,000 00 | | |
| | To meet the expenses of a branch ore dressing plant and laboratories in British Columbia. (revote) | 100,000 00 | 100,000 00 | | |
| | | 272,100 00 | 272,100 00 | | |
| | *Dominion of Canada Assay Office* | | | | |
| 249 | Maintenance of Assay Office, Vancouver, B.C. | 26,000 00 | 26,000 00 | | |
| | *Geological Survey* | | | | |
| 250 | For explorations, surveys and investigations, wages of explorers, draughtsmen and others. | 197,000 00 | 197,000 00 | | |
| | For publications of English and French editions of reports, maps, illustrations, etc. | 65,000 00 | 65,000 00 | | |
| | For maintenance of offices and museum, instruments, chemicals, books of reference, miscellaneous assistance and contingencies | 50,000 00 | 50,000 00 | | |
| | For museum equipment | 15,000 00 | 15,000 00 | | |
| | For purchase of specimens for the Victoria Memorial Museum | 5,000 00 | 5,000 00 | | |
| | | 332,000 00 | 332,000 00 | | |
| | SUMMARY | | | | |
| | Department | 11,500 00 | 22,000 00 | ..... | 10,500 00 |
| | Mines Branch | 272,100 00 | 272,100 00 | | |
| | Assay Office | 26,000 00 | 26,000 00 | | |
| | Geological Survey Branch | 332,000 00 | 332,000 00 | | |
| | | 641,600 00 | 652,100 00 | ..... | 10,500 00 |

# XXVII—LABOUR.

Amount to be voted.....$352,000.00

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 251 | *Conciliation and Labour Act*, including publication, printing, binding and distribution of Labour Gazette, and allowance to correspondents, and to provide for the payment of salary of Private Secretary to the Minister... | 50,000 00 | 50,000 00 | | |
| 252 | *Industrial Disputes Investigation Act*... | 35,000 00 | 35,000 00 | | |
| 253 | Fair Wages and Inspection Officers..... | 10,000 00 | 20,000 00 | ..... | 10,000 00 |
| 254 | Administration *Employment Offices Co-ordination Act*..... | 75,000 00 | 100,000 00 | ..... | 25,000 00 |
| 255 | To Supplement amount provided by Statute, 8-9, Geo. V, Chap. 21, *Employment Offices Co-ordination Act*. | 100,000 00 | 100,000 00 | | |
| 256 | Administration *Technical Education Act* | 12,000 00 | 10,000 00 | 2,000 00 | |
| 257 | International Labour Conference..... | 15,000 00 | 15,000 00 | | |
| 258 | National Industrial Conference, and Commissions arising from 1919 Conference..... | 40,000 00 | 50,000 00 | ..... | 10,000 00 |
| 259 | Joint Industrial Councils..... | 15,000 00 | 15,000 00 | | |
| | *Appropriation not required for 1921-22*.. | ..... | 25,000 00 | ..... | 25,000 00 |
| | | 352,000 00 | 420,000 00 | ..... | 68,000 00 |
| | AUTHORIZED BY STATUTE. | | | | |
| | Organization and Co-ordination Employment Offices, 8-9, Geo. V Chap. 21 | 150,000 00 | 150,000 00 | | |
| | Technical Education in Canada, 9-10, Geo. V, Chap. 73..... | 900,000 00 | 800,000 00 | 100,000 00 | |
| | | 1,050,000 00 | 950,000 00 | 100,000 00 | |
| | SUMMARY. | | | | |
| | To be voted..... | 352,000 00 | 420,000 00 | ..... | 68,000 00 |
| | Authorized by Statute..... | 1,050,000 00 | 950,000 00 | 100,000 00 | |
| | | 1,402,000 00 | 1,370,000 00 | 32,000 00 | |

# XXVIII—INDIANS.

Amount to be voted.....$2,545,349.00

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | RECAPITULATION. | $ cts. | $ cts. | $ cts. | $ cts. |
| 260 | Ontario and Quebec | 142,135 00 | 105,275,00 | 36,860 00 | |
| 261 | Manitoba, Saskatchewan, Alberta and N.W.T. | 574,210 00 | 556,414 00 | 17,796 00 | |
| 262 | Nova Scotia | 50,140 00 | 48,300 00 | 1,840 00 | |
| 263 | New Brunswick | 23,784 00 | 22,284 00 | 1,500 00 | |
| 264 | Prince Edward Island | 3,935 00 | 3,225 00 | 710 00 | |
| 265 | British Columbia | 216,340 00 | 176,050 00 | 40,290 00 | |
| 266 | Yukon | 15,000 00 | 15,000 00 | | |
| 267 | General | 192,000 00 | 128,000 00 | 64,000 00 | |
| 268 | Indian Education | 1,327,805 00 | 1,112,415 00 | 215,390 00 | |
| | | 2,545,349 00 | 2,166,963 00 | 378,386 00 | |
| | AUTHORIZED BY STATUTE. | | | | |
| | Indian Annuities under Section 171, *Indian Act*, as amended by 1-2 Geo. V, Cap. 14, Section 3 | 205,290 00 | 205,290 00 | | |
| | SUMMARY. | | | | |
| | To be voted | 2,545,349 00 | 2,166,963 00 | 378,386 00 | |
| | Authorized by Statute | 205,290 00 | 205,290 00 | | |
| | | 2,750,639 00 | 2,372,253 00 | 378,386 00 | |
| | ONTARIO AND QUEBEC. | | | | |
| | Relief, medical attendance and medicines | 57,718 00 | 42,700 00 | 15,018 00 | |
| | Repairs to roads and bridges and drainage | 7,700 00 | 7,700 00 | | |
| | General expenses | 73,717 00 | 51,875 00 | 21,842 00 | |
| | For clearing of land and purchase of stock in North Western Ontario | 3,000 00 | 3,000 00 | | |
| | | 142,135 00 | 105,275 00 | 36,860 00 | |
| | MANITOBA, SASKATCHEWAN, ALBERTA AND NORTHWEST TERRITORIES. | | | | |
| | Implements, tools, etc | 5,190 00 | 5,190 00 | | |
| | Field and garden seeds | 2,013 00 | 2,013 00 | | |
| | Live stock | 2,150 00 | 2,150 00 | | |
| | Supplies for destitute | 143,527 00 | 149,364 00 | | 5,837 00 |
| | Hospitals, medical attendance, etc | 111,450 00 | 108,696 00 | 2,754 00 | |
| | Triennial clothing | 3,540 00 | 6,000 00 | | 2,460 00 |
| | Surveys | 11,000 00 | 11,000 00 | | |
| | Sioux | 8,145 00 | 7,545 00 | 600 00 | |
| | Grist and saw mills | 5,750 00 | 5,450 00 | 300 00 | |
| | General expenses | 281,445 00 | 259,006 00 | 22,439 00 | |
| | | 574,210 00 | 556,414 00 | 17,796 00 | |
| | NOVA SCOTIA. | | | | |
| | Salaries | 6,240 00 | 4,400 00 | 1,840 00 | |
| | Relief | 11,000 00 | 11,000 00 | | |
| | To provide for encouragement of agriculture | 1,000 00 | 1,000 00 | | |
| | Medical attendance and medicines | 6,000 00 | 6,000 00 | | |
| | Repairs to roads and dyking | 600 00 | 600 00 | | |
| | Miscellaneous and unforeseen | 25,300 00 | 25,300 00 | | |
| | | 50,140 00 | 48,300 00 | 1,840 00 | |

## XXVIII—INDIANS—*Concluded.*

| Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| **New Brunswick.** | | | | |
| Salaries | 3,184 00 | 1,984 00 | 1,200 00 | |
| Relief | 13,000 00 | 13,000 00 | | |
| Miscellaneous and unforeseen | 850 00 | 850 00 | | |
| Medical attendance and medicines | 5,300 00 | 5,000 00 | 300 00 | |
| Repairs to roads | 450 00 | 450 00 | | |
| To provide for encouragement of agriculture | 1,000 00 | 1,000 00 | | |
| | 23,784 00 | 22,284 00 | 1,500 00 | |
| **Prince Edward Island.** | | | | |
| Salaries | 1,160 00 | 750 00 | 410 00 | |
| Relief and seed grain | 1,375 00 | 1,375 00 | | |
| Medical attendance and medicines | 850 00 | 850 00 | | |
| Repairs to roads, etc | 300 00 | ..... | 300 00 | |
| Miscellaneous | 250 00 | 250 00 | | |
| | 3,935 00 | 3,225 00 | 710 00 | |
| **British Columbia.** | | | | |
| Salaries | 68,130 00 | 47,840 00 | 20,290 00 | |
| Relief to destitute | 22,000 00 | 22,000 00 | | |
| To assist Indians in farming, fruit culture and cleansing orchards | 8,450 00 | 8,450 00 | | |
| Hospitals, medical attendance and medicines | 68,200 00 | 53,200 00 | 15,000 00 | |
| Travelling expenses | 25,000 00 | 20,000 00 | 5,000 00 | |
| Office, miscellaneous and unforeseen expenses | 19,560 00 | 19,560 00 | | |
| Surveys | 5,000 00 | 5,000 00 | | |
| | 216,340 00 | 176,050 00 | 40,290 00 | |
| **Yukon.** | | | | |
| Relief, medical attendance and medicines | 11,000 00 | 11,000 00 | | |
| General expenses | 4,000 00 | 4,000 00 | | |
| | 15,000 00 | 15,000 00 | | |
| **General.** | | | | |
| Payments to Indians surrendering their lands under provisions of Section 89 of the Indian Act, which will afterwards be repaid from the avails of the land | 50,000 00 | 25,000 00 | 25,000 00 | |
| Relief to destitute Indians in remote districts | 65,000 00 | 65,000 00 | | |
| To prevent spread of tuberculosis | 10,000 00 | 10,000 00 | | |
| Printing, stationery, etc | 5,000 00 | 5,000 00 | | |
| Grant to assist Indian Trust Fund Account 310, suppression of liquor | 3,000 00 | 3,000 00 | | |
| To provide for expenses in connection with epidemic of smallpox and other diseases | 10,000 00 | 10,000 00 | | |
| Surveys, Ontario, Quebec and Maritime Provinces | 3,000 00 | 3,000 00 | | |
| To provide an amount to pay Agents' fees in connection with registration of births, deaths and marriages | 1,500 00 | 1,500 00 | | |
| General legal expenses | 5,500 00 | 5,500 00 | | |
| To provide for obtaining a surrender of the Indian title, McKenzie River District (Gratuity to 2,500 Indians at $12.00; Treaty supplies, $5,000.00, expenses of Commission, $4,000.00) | 39,000 00 | ..... | 39,000 00 | |
| | 192,000 00 | 128,000 00 | 64,000 00 | |
| **Indian Education.** | | | | |
| Indian Education | 1,327,805 00 | 1,112,415 00 | 215,390 00 | |

## XXIX—ROYAL CANADIAN MOUNTED POLICE.

Amount to be voted.....$3,527,570.75

| No. of Vote. | Details. | 1921-1922. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 269 | Pay of Force | 1,718,574 00 | 2,355,929 15 | ..... | 637,355 15 |
| | Subsistence, billeting and travelling expenses, forage, fuel and light, clothing, repairs and renewals, horses, ammunition, stationery, etc., hospital, etc., transport and freight, building repairs, contingencies and criminal investigation | 1,803,996 75 | 2,313,137 25 | ..... | 509,140 50 |
| | To compensate members of the Royal Canadian Mounted Police for injuries received while in the performance of duty | 5,000 00 | 5,000 00 | | |
| | | 3,527,570 75 | 4,674,066 40 | ..... | 1,146,495 65 |

## XXX—GOVERNMENT OF THE NORTHWEST TERRITORIES.

Amount to be voted.....$195,000.00

| No. of Vote | Service | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 Increase | Decrease |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts | $ cts. |
| 270 | Salaries and expenses in connection with the administration of the Territories, including the erection of buildings and investigation work, also $600 to Geo. D. Pope, Accountant | 125,000 00 | 8,500 00 | 116,500 00 | |
| | Northwest Territories, explorations | 70,000 00 | ..... | 70,000 00 | |
| | | 195,000 00 | 8,500 00 | 186,500 00 | |

## XXXI—GOVERNMENT OF THE YUKON TERRITORY.

Amount to be voted.....$120,000.00

| No. of Vote. | Service | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 Increase | Decrease |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 271 | Salaries and expenses connected with the administration of the Territory | 35,000 00 | 70,000 00 | ... | 35,000 00 |
| | Grant to Local Council | 45,000 00 | 90,000 00 | ..... | 45,000 00 |
| | Grant for maintenance of roads | 20,000 00 | 40,000 00 | ... | 20,000 00 |
| | Grant for road construction, Mayo District | 20,000 00 | ..... | 20,000 00 | |
| | | 120,000 00 | 200,000 00 | | 80,000 00 |

# XXXII—DOMINION LANDS AND PARKS.

Amount to be voted.....$5,142,070.00

| No. of Vote | Service | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts | $ cts | $ cts | $ cts. |
| | Salaries of the Dominion Lands Outside Service | 515,000 00 | 460,000 00 | 55,000 00 | |
| | Dominion Lands Contingencies, etc... | 250,000 00 | 220,000 00 | 30,000 00 | |
| | Surveys of Dominion Lands, examination of survey returns, printing of plans, etc. | 600,000 00 | 700,000 00 | ..... | 100,000 00 |
| | Amount required to pay the fees of the Board of Examiners for D.L.S., of the Secretary and of the Sub-examiners and for stationery, printing, rent of rooms and furniture, etc. (The fees of Messrs. E. Deville, Otto Klotz and W. M. Tobey, members of the Board, and J. A. Cote, Secretary, are to be paid out of this sum) | 2,400 00 | 2,100 00 | 300 00 | |
| | To assist in publishing the transactions of the Association of Dominion Lands Surveyors | 125 00 | 125 00 | | |
| | Protection of Timber in Manitoba, Saskatchewan, Alberta, the N.W.T., and the Railway Belt in B.C., tree culture in Manitoba, Saskatchewan, Alberta, and inspection and management of Forest Reserves | 1,000,000 00 | 862,000 00 | 138,000 00 | |
| | Grant to Canadian Forestry Association | 4,000 00 | 4,000 00 | | |
| 272 | For surveys and investigations of water and power resources and for administration of Water Powers, etc. | 367,000 00 | 271,000 00 | 96,000 00 | |
| | Expenses of the Dominion Power Board in connection with investigation of the fuel and power resources of the Dominion | 15,000 00 | 25,000 00 | ..... | 10,000 00 |
| | For surveys and inspections in connection with the administration of the *Irrigation Act*, etc., including $400 for P. Marchand as Auditor of Disbursements made by Companies acquiring lands under the Irrigation system | 284,000 00 | 477,000 00 | ..... | 193,000 00 |
| | Reclamation of Dominion Lands by Drainage (including revote of $149,000) | 300,000 00 | 252,000 00 | 48,000 00 | |
| | Grant to Western Canada Irrigation Association | 1,000 00 | 1,000 00 | | |
| | Grant to Cypress Hills Water Users' Association | 250 00 | 250 00 | | |
| | Canadian National Parks | 800,000 00 | 666,000 00 | 134,000 00 | |
| | Administration of the *North West Game Act* and the *Migratory Bird Act* | 60,000 00 | 48,000 00 | 12,000 00 | |
| | Engraving, lithographing, printing and preparation of maps, plans, and kindred publications of Dominion, including necessary materials for same, etc. | 105,700 00 | 105,700 00 | | |
| | Costs of litigation and legal expenses | 10,000 00 | 5,000 00 | 5,000 00 | |
| | Ordnance Lands—Salaries and expenses | 1,595 00 | 1,595 00 | | |
| | Grant to Alpine Club of Canada | 1,000 00 | 1,000 00 | | |
| | Carried forward | 4,317,070 00 | 4,101,770 00 | 518,300 00 | 303,000 00 |

## XXXII—DOMINION LANDS AND PARKS—*Concluded.*

| No. of Vote | Service. | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward..... | 4,317,070 00 | 4,101,770 00 | 518,300 00 | 303,000 00 |
| | Seed Grain Advances—Amount required to meet uncollected portion of advances of Seed Grain made in the Western Provinces by the Chartered Banks to holders of unpatented Dominion lands under the guarantee of the Dominion Government, also including commissions, fees to Sec.-treasurers of Municipalities and officers of the Provincial Departments of Agriculture and clerical assistance, etc..... | 500,000 00 | 500,000 00 | | |
| 272 | Amount required to provide relief by way of necessary supplies of food, clothing, fuel, etc., also fodder for animals, to needy settlers of the Provinces of Alberta and Saskatchewan by co-operation and agreement with the Provincial Governments or otherwise, and under regulations to be made by the Governor in Council (Re-vote of part of unexpended balance of 1919-20)..... | 325,000 00 | ..... | 325,000 00 | |
| | *Appropriations not required for 1921-22*. | ..... | 45,890 00 | ..... | 45,890 00 |
| | | 5,142,070 00 | 4,647,660 00 | 494,410 00 | |

## XXXIII—SOLDIERS' LAND SETTLEMENT.

Amount to be voted.....$35,017,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 273 | Salaries of Commissioners | 17,000 00 | 17,000 00 | | |
| | Advances to soldiers settling upon the land and cost of administering the *Soldier Settlement Act*, including salaries. | 35,000,000 00 | 50,000,000 00 | | 15,000,000 00 |
| | | 35,017,000 00 | 50,017,000 00 | | 15,000,000 00 |

## XXXIV—SOLDIERS' CIVIL RE-ESTABLISHMENT—OUTSIDE SERVICE.

Amount to be voted.....$19,310,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 274 | Capital—New fixtures, machinery and general equipment | 200,000 00 | 1,500,000 00 | | 1,300,000 00 |
| 275 | Care of patients and operation of limb factories | 5,250,000 00 | 4,000,000 00 | 1,250,000 00 | |
| 276 | Vocational expense—Cost of training, employment, loans expense and after care | 325,000 00 | 3,000,000 00 | | 2,675,000 00 |
| 277 | Salaries—Administrative, clerical, medical, dental, technical, etc., including provision for salaries of employees transferred from the staff of the Board of Pension Commissioners | 6,125,000 00 | 8,000,000 00 | | 1,875,000 00 |
| 278 | Pay and Allowances— | | | | |
| | Treatment | 3,750,000 00 | 5,525,000 00 | | 1,775,000 00 |
| | Vocational | 2,000,000 00 | 13,990,600 00 | | 11,990,600 00 |
| 279 | Vocational loans | 150,000 00 | 2,000,000 00 | | 1,850,000 00 |
| 280 | Interest on War Service Gratuity balances | 10,000 00 | 32,464 33 | | 22,464 33 |
| 281 | Operating expenses and working capital—Cost of administration, stores, printing, stationery, transportation and travelling; financing training and treatment of Imperial and Allied soldiers in Canada and other unforeseen items | 1,500,000 00 | 2,300,000 00 | | 800,000 00 |
| | *Appropriation not required for 1921-22* | | 39,000 00 | | 39,000 00 |
| | | 19,310,000 00 | 40,387,064 33 | | 21,077,064 33 |

# XXXV—THE AIR BOARD.

Amount to be voted.....$1,625,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 282 | Salaries | 75,000 00 | 50,000 00 | 25,000 00 | |
| | Contingencies | 25,000 00 | 50,000 00 | ..... | 25,000 00 |
| | Civil Aviation | 700,000 00 | 850,000 00 | ..... | 150,000 00 |
| | Canadian Air Force | 825,000 00 | 800,000 00 | 25,000 00 | |
| | Air Service | ..... | 250,000 00 | ..... | 250,000 00 |
| | | 1,625,000 00 | 2,000,000 00 | ..... | 375,000 00 |

## XXXVI—MISCELLANEOUS.

Amount to be voted.....$15,745,231.43

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 283 | *Canada Gazette* | 51,000 00 | 51,000 00 | | |
| 284 | Printing Bureau—Plant, repairs and renewals | 20,000 00 | 20,000 00 | | |
| 285 | Distribution of Parliamentary documents and other Government Publications | 40,000 00 | 60,000 00 | ..... | 20,000 00 |
| 286 | Miscellaneous Printing | 100,000 00 | 100,000 00 | | |
| 287 | Contribution towards publication of International Catalogue of Scientific Literature | 665 00 | 665 00 | | |
| 288 | Expenses under the Canada Temperance Act (Revote) | 500,000 00 | 956,000 00 | ..... | 456,000 00 |
| 289 | Expenses under the Naturalization Acts | 31,000 00 | 31,000 00 | | |
| 290 | Unforeseen expenses, expenditure thereof to be under Order in Council, and a detailed statement to be laid before Parliament within fifteen days of next session | 40,000 00 | 40,000 00 | | |
| 291 | For supply of Canadian publications to Library of High Commissioner's Office | 1,000 00 | 1,000 00 | | |
| 292 | To provide for purchase of 650 copies of the Parliamentary Guide | 1,950 00 | 1,950 00 | | |
| 293 | Public Archives | 68,250 00 | 68,250 00 | | |
| 294 | To provide for the expenses of the Conservation Commission | 25,000 00 | 98,000 00 | ..... | 73,000 00 |
| 295 | Expenses of litigated matters conducted within the Department of Justice | 13,000 00 | 13,000 00 | | |
| 296 | Annual contribution to the Canadian Law Library, London, England | 500 00 | 500 00 | | |
| 297 | Grant to Chief Constables' Association of Canada | 500 00 | 500 00 | | |
| 298 | To assist in suppression of the White Slave Traffic | 2,500 00 | 2,500 00 | | |
| 299 | Amount required to pay Consular offices abroad for services | 300 00 | 300 00 | | |
| 300 | Salaries and expenses of the Paris Agency | 42,500 00 | 42,500 00 | | |
| 301 | Allowance to Mr. W. J. Stewart, Chief Hydrographer for services performed under Order in Council of the 19th October, 1912, in relation to questions under consideration by the International Joint Commission during the year 1921-22 | 1,000 00 | 1,000 00 | | |
| 302 | Amount required to meet expenses of the Lake of the Woods Control Board | 4,500 00 | 10,000 00 | ..... | 5,500 00 |
| 303 | Grant to the National Battlefields Commission— | | | | |
| | (*a*) For expenses of administration | 6,000 00 | 6,000 00 | | |
| | (*b*) For maintenance of the National Battlefields Park | 35,000 00 | 35,000 00 | | |
| | (*c*) For maintenance of Martello Towers | 600 00 | 450 00 | 150 00 | |
| | (*d*) To supplement the amount now available for the purchase of lands, the acquisition of which has been authorized by Parliament | 10,000 00 | ..... | 10,000 00 | |
| | Carried forward..... | 995,265 00 | 1,539,615 00 | 10,150 00 | 554,500 00 |

## XXXVI—MISCELLANEOUS—*Continued.*

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts | $ cts. | $ cts. | $ cts. |
| | Brought forward | 995,265,00 | 1,539,615 00 | 10,150 00 | 554,500 00 |
| 304 | Canadian Press Limited— | 50,000 00 | 50,000 00 | | |
| 305 | Canadian Press Ltd | 8,000 00 | 8,000 00 | | |
| 306 | To provide for the administration of the *Business Profits War Tax Act, 1916*, and the *Income War Tax Act, 1917*, and amendments. Appointments for the purpose may be made without reference to the provisions of the *Civil Service Act* | 2,000,000 00 | 1,200,000 00 | 800,000 00 | |
| 307 | Grant to assist the Canadian Association for the Prevention of Tuberculosis | 10,000 00 | 10,000 00 | | |
| 308 | Grant to assist the Canadian Branch of the St. John Ambulance Association | 5,000 00 | 5,000 00 | | |
| 309 | Grant to the Victorian Order of Nurses | 5,000 00 | 5,000 00 | | |
| 310 | Grant in aid of the Canadian General Council of the Boy Scouts Association | 5,000 00 | 5,000 00 | | |
| 311 | Contribution to aid in carrying on the work of the Astronomical Society | 2,000 00 | 2,000 00 | | |
| 312 | Grant to the Royal Society of Canada | 8,000 00 | 8,000 00 | | |
| 313 | Royal Academy of Arts | 2,500 00 | 2,500 00 | | |
| 314 | Grant to the Canadian Institute of Mining and Metallurgy | 3,000 00 | 3,000 00 | | |
| 315 | To provide for the salary of a Private Secretary, S. Lelievre, to the Speaker of the Senate | 600 00 | 600 00 | | |
| 316 | Loan of $25,000,000 to Provincial Governments to encourage the erection of dwelling houses, on the terms and conditions set forth in the Order in Council of the 3rd of December, 1918, and amendments thereto from time to time made—the amount of loan to any one Province not to exceed the proportion of the said $25,000,000 which the population of the said Province bears to the total population of Canada, as shown by the last federal census (revote) | 10,456,800 00 | 13,310,000 00 | | 2,853,200 00 |
| 317 | Canadian Representation in the United States | 60,000 00 | 80,000 00 | | 20,000 00 |
| 318 | To provide for Canada's proportionate share of the cost of expenditure made by the Imperial War Graves Commission—probable amount required | 905,316 80 | 1,066,087 14 | | 160,770 34 |
| 319 | Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene | 10,000 00 | 10,000 00 | | |
| 320 | Grant in aid of the Dominion Council of the Girl Guides | 3,000 00 | 3,000 00 | | |
| 321 | To provide for the expenses of work in the interest of fire prevention, to be carried on by the Department of Insurance | 15,000 00 | 15,000 00 | | |
| 322 | Salaries and Expenses, Passport Office | 40,000 00 | 65,000 00 | | 25,000 00 |
| 323 | Grant to Imperial Mineral Resources Bureau | 12,166 67 | 12,166 67 | | |
| 324 | Patent Record | 45,000 00 | 61,000 00 | | 16,000 00 |
| | Carried forward | 14,641,648 47 | 17,469,968 81 | 810,150 00 | 3,629,470 34 |

## XXXVI—MISCELLANEOUS—*Concluded.*

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| | Brought forward | 14,641,648 47 | 17,460,968 81 | 810,159 00 | 3,629,470 34 |
| 325 | Purchasing Commission—Salaries and contingencies | 80,442 96 | 90,000 00 | | 9,557 04 |
| 326 | To provide for expenses in connection with a Canadian exhibit at the National Exposition of Chemical Industries, New York | 3,500 00 | 7,500 00 | | 4,000 00 |
| 327 | To provide for the administration of *The Bankruptcy Act* | 15,000 00 | 15,000 00 | | |
| 328 | To provide for the expenses which may be incurred in the revocation of certificates under Section 7 of *The Naturalization Act* | 5,000 00 | 25,000 00 | | 20,000 00 |
| 329 | To provide for the payment of the necessary fees upon applications made by or on behalf of Returned Soldiers and Sailors for Certificates of Naturalization, etc., under the provisions of *The Naturalization Act*, 1919 | 1,000 00 | 8,000 00 | | 7,000 00 |
| 330 | To provide for Canada's contribution towards the maintenance of the permanent Secretariat of the League of Nations | 200,000 00 | 200,000 00 | | |
| 331 | Battlefields memorials | 500,000 00 | 260,000 00 | 240,000 00 | |
| 332 | Memorial to the late Lt.-Col. Harold Baker, M.P., Revote | 15,000 00 | 15,000 00 | | |
| 333 | To provide for the reorganization of the Departments at Ottawa | 50,000 00 | 150,000 00 | | 100,000 00 |
| 334 | Contribution towards fighting the typhus epidemic in Europe (Revote) | 200,000 00 | 200,000 00 | | |
| 335 | Grant to National Dairy Council | 3,000 00 | 3,000 00 | | |
| 336 | Chief Electoral Officer—Salaries and Contingencies of office | 15,640 00 | 16,200 00 | | 560 00 |
| 337 | Subscriptions to publications of the Empire Parliamentary Association to be distributed to Members of the House of Commons | 2,000 00 | | 2,000 00 | |
| 338 | Cartier Memorial | 12,000 00 | | 12,000 00 | |
| 339 | Board of Commerce | 1,000 00 | 124,000 00 | | 123,000 00 |
| | *Appropriations not required for 1921-22* | | 17,790,382 18 | | 17,790,382 18 |
| | | 15,745,231 43 | 36,365,050 99 | | 20,619,819 56 |
| | AUTHORIZED BY STATUTE | | | | |
| | Ottawa Improvement Commission, 9-10, Edw. VII, Cap. 45, and 9-10 Geo. V, cap. 62 | 150,000 00 | 150,000 00 | | |
| | Royal Mint, 3-4 Geo. V, Cap. 31 | 110,000 00 | 110,000 00 | | |
| | Pacific Cable, 62-63, Vic., Cap. 3; 1, Edw. VII, Cap. 5—Probable amount required | 40,000 00 | 40,000 00 | | |
| | Salary, Chief Electoral Officer, 10-11 Geo. V, Cap. 46, Sec. 19 | 12,000 00 | | 12,000 00 | |
| | *Appropriation not required for 1921-22* | | 26,000 00 | | 26,000 00 |
| | | 312,000 00 | 326,000 00 | | 14,000 00 |
| | SUMMARY | | | | |
| | To be voted | 15,745,231 43 | 36,365,050 99 | | 20,619,819 56 |
| | Authorized by Statute | 312,000 00 | 326,000 00 | | 14,000 00 |
| | | 16,057,231 43 | 36,691,050 99 | | 20,633,819 56 |

# XXXVII—CUSTOMS AND INLAND REVENUE.

Amount to be voted.....$6,782,195.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ crs. |
| 340 | Salaries and contingent expenses of the several ports in the Dominion, including pay for overtime of officers notwithstanding anything in the Civil Service Act,—and temporary buildings and rentals..... | 5,489,815 00 | 4,984,433 25 | 505,381 75 | |
| | Salaries and travelling expenses of Inspectors of Ports and of other officers on inspection and preventive service, including salaries and expenses in connection with the Board of Customs..... | 621,380 00 | 543,575 00 | 77,805 00 | |
| | Miscellaneous—Printing and stationery, subscriptions to commercial papers, flags, dating stamps, locks, instruments, etc., for various ports of entry, express charges on samples, stationery and forms, legal expenses, premiums on guarantee bonds, and uniforms for Customs Officers..... | 423,000 00 | 437,100 00 | ..... | 14,100 00 |
| | To provide for expenses of maintenance of revenue cruisers and for preventive service..... | 238,000 00 | 278,000 00 | ..... | 40,000 00 |
| | Amounts to be paid to Department of Justice to be disbursed by and accounted for to it, for secret preventive service..... | 10,000 00 | 10,000 00 | | |
| | *Appropriation not required for 1921-22*.. | ..... | 400,000 00 | ..... | 400,000 00 |
| | | 6,782,195 00 | 6,653,108 25 | 129,086 75 | |

## XXXVIII—RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted.....$9,270,000.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates, 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | RAILWAYS | $ cts. | $ cts. | $ cts. | $ cts. |
| 341 | Canadian Government Railways—Toward any deficiency in receipts and revenues necessary to meet working expenditures for the twelve months ending 31st December, 1921, the Management of the Railway being hereby authorized to apply receipts and revenues towards payment of the said working expenditures..... | 7,000,000 00 | 6,000,000 00 | 1,000,000 00 | |
| | CANALS | | | | |
| 342 | Staff and Repairs..... | 2,270,000 00 | 1,902,500 00 | 367,500 00 | |
| | VARIOUS | | | | |
| | *Appropriation not required for 1921-22*.. | ..... | 2,000 00 | ..... | 2,000 00 |
| | | 9,270,000 00 | 7,904,500 00 | 1,365,500 00 | |
| | SUMMARY | | | | |
| | Railways..... | 7,000,000 00 | 6,000,000 00 | 1,000,000 00 | |
| | Canals..... | 2,270,000 00 | 1,902,500 00 | 367,500 00 | |
| | Various..... | ..... | 2,000 00 | ..... | 2,000 00 |
| | | 9,270,000 00 | 7,904,500 00 | 1,365,500 00 | |

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# XXXIX—PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted.....$1,080,600.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920 21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | GRAVING DOCKS, LOCKS AND DAMS, ETC. WORKING EXPENSES, ETC. | $ cts. | $ cts. | $ cts. | $ cts. |
| 343 | Graving Docks.....(a) | 100,400 00 | 69,300 00 | 31,100 00 | |
| | Harbour and River Works, etc.....(b) | 44,800 00 | 43,100 00 | 1,700 00 | |
| | Collection of Public Works Revenues.. | 5,000 00 | 7,000 00 | ..... | 2,000 00 |
| | | 150,200 00 | 119,400 00 | 30,800 00 | |
| | (a) *Graving Docks* | | | | |
| | Champlain Graving Dock..... | 47,400 00 | 20,000 00 | 27,400 00 | |
| | Lorne Graving Dock..... | 30,000 00 | 27,300 00 | 2,700 00 | |
| | Esquimalt Graving Dock ..... | 23,000 00 | 22,000 00 | 1,000 00 | |
| | | 100,400 00 | 69,300 00 | 31,100 00 | |
| | (b) *Harbour and River Works* | | | | |
| | East River—Lock and dam..... | 2,000 00 | 3,000 00 | ..... | 1,000 00 |
| | Burlington Channel bridge ..... | 5,800 00 | 5,800 00 | | |
| | Montreal River—Dam at Latchford.. | 3,000 00 | 3,000 00 | | |
| | Riviere du Lievre—Lock and dam..... | 3,000 00 | 2,500 00 | 500 00 | |
| | St. Andrew's Rapids—Lock and dam . | 25,800 00 | 23,700 00 | 2,100 00 | |
| | Selkirk—Repair slip..... | 5,200 00 | 4,200 00 | 1,000 00 | |
| | *Appropriation not required for 1921-22*... | ..... | 900 00 | ..... | 900 00 |
| | | 44,800 00 | 43,100 00 | 1,700 00 | |
| | TELEGRAPH AND TELEPHONE LINES. | | | | |
| 344 | Prince Edward Island and Mainland. | 7,000 00 | 7,000 00 | | |
| | Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service.... | 223,000 00 | 223,900 00 | ..... | 900 00 |
| | Saskatchewan..... | 78,400 00 | 77,500 00 | 900 00 | |
| | Alberta..... | 121,500 00 | 119,600 00 | 1,900 00 | |
| | British Columbia—Mainland..... | 85,500 00 | 86,300 00 | ..... | 800 00 |
| | British Columbia—Vancouver Island District..... | 126,000 00 | 118,000 00 | 8,000 00 | |
| | Yukon System (Ashcroft-Dawson).... | 279,000 00 | 258,000 00 | 21,000 00 | |
| | Telegraph and Telephone service—Generally..... | 10,000 00 | 10,000 00 | | |
| | | 930,400 00 | 900,300 00 | 30,100 00 | |
| | SUMMARY. | | | | |
| | Graving Docks, etc..... | 150,200 00 | 119,400 00 | 30,800 00 | |
| | Telegraph and Telephone Lines..... | 930,400 00 | 900,300 00 | 30,100 00 | |
| | | 1,080,600 00 | 1,019,700 00 | 60,900 00 | |

## XL—POST OFFICE—OUTSIDE SERVICE.

Amount to be voted.....$25,028,323 25

| No. of Vote. | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 345 | Salaries and Allowances | 13,603,038 75 | 12,888,231 25 | 714,807 50 | |
| | Mail Service | 10,141,084 50 | 10,184,337 50 | ..... | 43,253 00 |
| | Miscellaneous | 1,089,200 00 | 844,038 00 | 245,162 00 | |
| | Yukon Territory | 195,000 00 | 195,000 00 | | |
| | *Appropriations not required for 1921-22* | ..... | 121 88 | ..... | 121 88 |
| | | 25,028,323 25 | 24,111,728 63 | 916,594 62 | |

## XL—POST OFFICE—OUTSIDE SERVICE—*Continued.*

| — | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. | |
|---|---|---|---|---|---|
| | | | | Increase. | Decrease. |
| | POST OFFICES—SALARIES. | $ cts. | $ cts. | $ cts. | $ cts. |
| | Parcel Post Supervisors | ..... | 5,800 00 | ..... | 5,800 00 |
| | Shawinigan Falls | 4,625 00 | 4,265 00 | 360 00 | |
| | Hull | 8,100 00 | 7,260 00 | 840 00 | |
| | Galt | 13,020 00 | 11,700 00 | 1,320 00 | |
| | Stratford | 16,320 00 | 15,120 00 | 1,200 00 | |
| | Oshawa | 6,300 00 | ..... | 6,300 00 | |
| | New Glasgow | 6,300 00 | ..... | 6,300 00 | |
| | Collingwood | 11,160 00 | 10,320 00 | 840 00 | |
| | Cornwall | 9,840 00 | 9,240 00 | 600 00 | |
| | North Bay | 15,480 00 | 14,400 00 | 1,080 00 | |
| | Portage la Prairie | 9,840 00 | 9,360 00 | 480 00 | |
| | Smith's Falls | 9,240 00 | 8,640 00 | 600 00 | |
| | Truro | 13,320 00 | 12,600 00 | 720 00 | |
| | Prince Rupert | 13,240 00 | 9,460 00 | 3,780 00 | |
| | Amherst | 22,800 00 | 21,300 00 | 1,500 00 | |
| | Belleville | 29,400 00 | 27,120 00 | 2,280 00 | |
| | Brockville | 28,200 00 | 26,280 00 | 1,920 00 | |
| | Lindsay | 18,660 00 | 17,820 00 | 840 00 | |
| | Medicine Hat | 35,820 00 | 33,060 00 | 2,760 00 | |
| | Nanaimo | 17,760 00 | 10,860 00 | 6,900 00 | |
| | Owen Sound | 31,320 00 | 28,980 00 | 2,340 00 | |
| | Prince Albert | 33,840 00 | 31,800 00 | 2,040 00 | |
| | St. Hyacinthe | 19,740 00 | 18,420 00 | 1,320 00 | |
| | Three Rivers | 32,460 00 | 30,060 00 | 2,400 00 | |
| | Woodstock | 20,940 00 | 19,620 00 | 1,320 00 | |
| | Charlottetown | 37,660 00 | 36,160 00 | 1,500 00 | |
| | Chatham | 35,160 00 | 31,200 00 | 3,960 00 | |
| | Fredericton | 29,040 00 | 27,060 00 | 1,980 00 | |
| | Fort William | 44,979 00 | 42,279 00 | 2,700 00 | |
| | Guelph | 44,700 00 | 40,200 00 | 4,500 00 | |
| | Kitchener | 41,040 00 | 38,100 00 | 2,940 00 | |
| | Lethbridge | 38,880 00 | 36,000 00 | 2,880 00 | |
| | Moncton | 27,300 00 | 25,620 00 | 1,680 00 | |
| | New Westminster | 47,280 00 | 44,400 00 | 2,880 00 | |
| | Niagara Falls | 30,420 00 | 28,620 00 | 1,800 00 | |
| | Port Arthur | 39,360 00 | 36,720 00 | 2,640 00 | |
| | Sarnia | 31,860 00 | 29,940 00 | 1,920 00 | |
| | Sault Ste. Marie | 28,500 00 | 25,980 00 | 2,520 00 | |
| | Sherbrooke | 42,480 00 | 39,420 00 | 3,060 00 | |
| | Sydney | 31,380 00 | 29,460 00 | 1,920 00 | |
| | St. Catharines | 40,800 00 | 36,000 00 | 4,800 00 | |
| | St. Thomas | 31,740 00 | 29,940 00 | 1,800 00 | |
| | Brandon | 54,960 00 | 50,640 00 | 4,320 00 | |
| | Brantford | 60,960 00 | 58,020 00 | 2,940 00 | |
| | Kingston | 64,560 00 | 61,320 00 | 3,240 00 | |
| | Peterborough | 44,520 00 | 41,400 00 | 3,120 00 | |
| | Moose Jaw | 81,120 00 | 75,060 00 | 6,060 00 | |
| | Saskatoon | 96,840 00 | 90,000 00 | 6,840 00 | |
| | St. John | 138,600 00 | 132,360 00 | 6,240 00 | |
| | Victoria | 164,600 00 | 153,920 00 | 10,680 00 | |
| | Windsor | 57,720 00 | 54,660 00 | 3,060 00 | |
| | Calgary | 213,460 00 | 195,820 00 | 17,640 00 | |
| | Halifax | 137,150 00 | 131,690 00 | 5,460 00 | |
| | Hamilton | 265,360 00 | 249,820 00 | 15,540 00 | |
| | Edmonton | 252,390 00 | 235,050 00 | 17,340 00 | |
| | London | 187,500 00 | 176,700 00 | 10,800 00 | |
| | Quebec | 337,829 00 | 316,109 00 | 21,720 00 | |
| | Regina | 157,420 00 | 147,460 00 | 9,960 00 | |
| | Ottawa | 376,960 00 | 392,493 50 | ..... | 15,533 50 |
| | Vancouver | 404,080 00 | 373,900 00 | 30,180 00 | |
| | Winnipeg | 475,680 00 | 445,700 00 | 29,980 00 | |
| | Montreal | 1,616,199 00 | 1,543,878 00 | 72,321 00 | |
| | Toronto | 1,603,611 00 | 1,464,816 00 | 138,795 00 | |
| | Carried forward | 7,841,823 00 | 7,351,400 50 | 511,756 00 | 21,333 50 |

## XL—POST OFFICE—OUTSIDE SERVICE—*Continued.*

| — | Details. | 1921-22. | 1920-21. | Compared with Estimates of 1920-21. Increase. | Decrease. |
|---|---|---|---|---|---|
| | POST OFFICE SALARIES—*Continued.* | $ cts. | $ cts. | $ cts. | $ cts. |
| | Carried forward.... ..... | 7,841,823 00 | 7,351,400 50 | 511,756 00 | 21,333 50 |
| | Money Order Exchange Office..... | ..... | 133,878 00 | ..... | 133,878 00 |
| | Temporary assistance..... | 694,000 00 | 550,000 00 | 144,000 00 | |
| | To provide for the appointment and payment of letter carriers in cities and towns where letter carrier delivery may be established..... | 15,504 00 | 15,504 00 | | |
| | Provisional allowance..... | 947,600 00 | 947,600 00 | | |
| | To provide for payment for overtime—payment to be made in accordance with regulations approved by the Governor in Council..... | 185,000 00 | 175,000 00 | 10,000 00 | |
| | | 9,683,927 00 | 9,173,382 50 | 510,544 50 | |
| | POST OFFICE INSPECTORS' OFFICES. | | | | |
| | Prince Edward Island..... | 9,100 00 | 7,420 00 | 1,680 00 | |
| | Nova Scotia..... | 29,520 00 | 28,440 00 | 1,080 00 | |
| | New Brunswick..... | 24,039 00 | 22,779 00 | 1,260 00 | |
| | Quebec..... | 50,658 00 | 54,158 00 | ..... | 3,500 00 |
| | Sherbrooke..... | 20,799 00 | 16,719 00 | 4,080 00 | |
| | Montreal..... | 74,519 00 | 84,598 00 | ..... | 10,079 00 |
| | Ottawa..... | 45,099 00 | 61,699 00 | ..... | 16,600 00 |
| | Kingston..... | 22,580 00 | 22,619 00 | ..... | 39 00 |
| | Toronto..... | 50,098 00 | 49,078 00 | 1,020 00 | |
| | London..... | 34,159 00 | 33,598 00 | 561 00 | |
| | North Bay..... | 18,240 00 | 15,600 00 | 2,640 00 | |
| | Winnipeg..... | 33,259 00 | 32,239 00 | 1,020 00 | |
| | Saskatoon..... | 21,960 00 | 21,000 00 | 960 00 | |
| | Moose Jaw..... | 26,020 00 | 29,080 00 | ..... | 3,060 00 |
| | Calgary..... | 26,139 00 | 25,239 00 | 900 00 | |
| | Edmonton..... | 30,059 00 | 33,659 00 | ..... | 3,600 00 |
| | Lethbridge..... | 14,760 00 | 9,780 00 | 4,980 00 | |
| | Vancouver..... | 26,159 00 | 27,659 00 | ..... | 1,500 00 |
| | Victoria..... | 21,480 00 | 22,140 00 | ..... | 660 00 |
| | Temporary clerical and other assistance..... | 47,000 00 | 35,000 00 | 12,000 00 | |
| | Provisional allowance..... | 55,428 00 | 55,428 00 | | |
| | | 681,075 00 | 687,932 00 | ..... | 6,857 00 |
| | RAILWAY MAIL SERVICE—SALARIES. | | | | |
| | Salaries..... | 2,087,356 75 | 1,957,036 75 | 130,320 00 | |
| | Mileage allowance..... | 600,000 00 | 545,600 00 | 54,400 00 | |
| | For Temporary Assistance..... | 200,000 00 | 176,000 00 | 24,000 00 | |
| | Provisional allowance..... | 308,200 00 | 308,200 00 | | |
| | | 3,195,556 75 | 2,986,836 75 | 208,720 00 | |
| | CHIEF POST OFFICE SUPERINTENDENTS' OFFICES. | | | | |
| | Eastern Division (Montreal)..... | 18,400 00 | 17,620 00 | 780 00 | |
| | Western Division (Toronto)..... | 24,080 00 | 22,460 00 | 1,620 00 | |
| | | 42,480 00 | 40,080 00 | 2,400 00 | |
| | Total—Post Offices..... | 9,683,927 00 | 9,173,382 50 | 510,544 50 | |
| | Total—Post Office Inspectors' Offices. | 681,075 00 | 687,932 00 | ..... | 6,857 00 |
| | Total—Railway Mail Service..... | 3,195,556 75 | 2,986,836 75 | 208,720 00 | |
| | Total—Chief Post Office Superintendents' Offices..... | 42,480 00 | 40,080 00 | 2,400 00 | |
| | | 13,603,038 75 | 12,888,231 25 | 714,807 50 | |

# XL—POST OFFICE—OUTSIDE SERVICE—*Concluded.*

| Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|
| | | | Increase | Decrease |
| MAIL SERVICE. | $ cts. | $ cts. | $ cts. | $ cts. |
| Mail service by railway | 3,519,932 00 | 3,519,932 00 | | |
| Mail service by steamboat | 666,152 50 | 666,152 50 | | |
| Mail service by ordinary land conveyance, including Rural Mail Delivery | 5,700 000 00 | 5,700,000 00 | | |
| Supply and repair of mail bags | 255,000 00 | 255,000 00 | | |
| *Appropriation not required for 1921-22* | ..... | 43,253 00 | ..... | 43,253 00 |
| | 10,141,084 50 | 10,184,337 50 | ..... | 43,253 00 |
| MISCELLANEOUS EXPENDITURE | | | | |
| For commission to Postmasters on savings bank and annuities business | 27,500 00 | 27,500 00 | | |
| For travelling charges and expenses of Inspectors and other officers on duty | 60,000 00 | 40,000 00 | 20,000 00 | |
| For stationery, printing and advertising | 375,000 00 | 200,000 00 | 175,000 00 | |
| For manufacturing of postage stamps, postcards, envelopes, postbands, etc. | 160,000 00 | 160,000 00 | | |
| For hand stamps, scales and weights for Post Offices, and for other miscellaneous items of Post Office charges and equipment | 450,000 00 | 400,000 00 | 50,000 00 | |
| To provide for expenses of administering the Act respecting Annuities for Old Age | 15,000 00 | 15,000 00 | | |
| To provide for a telegraphic news service for the Magdalen Islands during the winter months | 700 00 | 538 00 | 162 00 | |
| The salary of the representative of the Canadian Government on the Pacific Cable Board at the rate of $1,000 a year | 1,000 00 | 1,000 00 | | |
| | 1,089,200 00 | 844,038 00 | 245,162 00 | |

# XLI—TRADE AND COMMERCE.

Amount to be voted.....$3,727,433.33

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 346 | Bounties on Crude Petroleum, administration of the Act | 3,000 00 | 3,000 00 | | |
| 347 | Bounty on Linen Yarn spun in Canada from Canadian Flax, including expenses of supervision; under Order in Council of September 3, 1918 | 26,000 00 | 30,000 00 | | 4,000 00 |
| 348 | Canada Grain Act, administration of | 1,175,000 00 | 1,000,000 00 | 175,000 00 | |
| 349 | Canada Year Book | 20,000 00 | 13,500 00 | 6,500 00 | |
| 350 | Culling timber, including an amount of $600 for superannuated cullers | 1,600 00 | 5,500 00 | | 3,900 00 |
| 351 | Dominion Bureau of Statistics (including Census 1921) | 1,860,000 00 | 240,000 00 | 1,620,000 00 | |
| 352 | Gold and Silver Marking Act, administration of | 4,000 00 | 4,000 00 | | |
| 353 | Grant to Canadian Engineering Standards Association for the promotion of uniformity of standards in metallic and other products | 10,000 00 | 10,000 00 | | |
| 354 | Honorary Advisory Council of Industrial and Scientific Research— (Salaries and expenses, including printing and stationery and the collection and distribution of information, and for Studentships, Fellowships, Special Problems and Forestry Studies) | 120,000 00 | 120,000 00 | | |
| 355 | Inspection and Sale Act, administration of | 2,500 00 | 2,500 00 | | |
| 356 | Maintenance of Terminal Elevators and necessary equipment | 10,000 00 | 10,000 00 | | |
| 357 | International Customs Tariffs Bureau | 1,400 00 | 662 00 | 738 00 | |
| 358 | Trade Commissioners and Commercial Agents, including salaries, travelling expenses, contingencies and other expenditure in connection therewith | 230,000 00 | 200,000 00 | 30,000 00 | |
| 359 | Development and extension of Canadian trade, including exhibits and publicity, negotiations of treaties, miscellaneous advertising and printing, or other expenditure in connection therewith | 100,000 00 | 130,000 00 | | 30,000 00 |
| 360 | West India Cable | 38,933 33 | 38,933 33 | | |
| 361 | Printing of Parliamentary and Departmental Publications, including cost of translation | 125,000 00 | | 125,000 00 | |
| | *Appropriation not required for 1921-22* | | 20,224 49 | | 20,224 49 |
| | | 3,727,433 33 | 1,828,319 82 | 1,899,113 51 | |

## XLII—WEIGHTS AND MEASURES, GAS AND ELECTRICITY INSPECTION.

Amount to be voted.....$487,070.00

| No. of Vote | Details | 1921-22 | 1920-21 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | WEIGHTS AND MEASURES | $ cts. | $ cts. | $ cts. | $ cts. |
| 362 | Salaries of Inspectors and Staff of Weights and Measures | 192,460 00 | 163,365 00 | 29,095 00 | |
| | Rent, fuel, travelling expenses, postage, stationery, etc., for the Weights and Measures | 125,000 00 | 105,500 00 | 19,500 00 | |
| | International Bureau of Weights and Measures | 400 00 | 400 00 | | |
| | | 317,860 00 | 269,265 00 | 48,595 00 | |
| | GAS AND ELECTRICITY | | | | |
| 363 | Salaries of Inspectors and Staff of Gas and Electricity | 118,310 00 | 88,000 00 | 30,310 00 | |
| | Rent, fuel, travelling expenses for Gas and Electricity, and the purchase and repairs of instruments | 50,000 00 | 50,000 00 | | |
| | Export electric power | 500 00 | 500 00 | | |
| | International Electrotechnical Commission | 400 00 | 400 00 | | |
| | | 169,210 00 | 138,900 00 | 30,310 00 | |
| | SUMMARY | | | | |
| | Weights and Measures Inspection | 317,860 00 | 269,265 00 | 48,595 00 | |
| | Gas and Electricity Inspection | 169,210 00 | 138,900 00 | 30,310 00 | |
| | | 487,070 00 | 408,165 00 | 78,905 00 | |

## XLIII—DEMOBILIZATION.

Amount to be voted.....$7,777,380.00

| No. of Vote | Details | 1921-22 | 1919-20 | Compared with Estimates of 1920-21 | |
|---|---|---|---|---|---|
| | | | | Increase | Decrease |
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 364 | Militia and Defence | 6,977,380 00 | 38,250,900 00 | | 31,273,520 00 |
| 365 | Secretary of State | 50,000 00 | 50,000 00 | | |
| 366 | Public Works | 750,000 00 | 1,250,000 00 | | 500,000 00 |
| | *Appropriations not required for 1921-22* | | 781,500 00 | | 781,500 00 |
| | | 7,777,380 00 | 40,332,400 00 | | 32,555,020 00 |

# DETAILS OF CIVIL GOVERNMENT.

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | OFFICE OF THE GOVERNOR GENERAL'S SECRETARY | $ cts. | $ cts. |
| 1 | 1 | Governor General's Secretary | | |
| | | (Additional to salary authorized by R.S. c. 4) | 3,600 00 | 3,600 00 |
| | | Aides-de-Camp | 7,300 00 | 7,300 00 |
| 1 | 1 | Deputy Governor General's Secretary | 4,800 00 | 4,500 00 |
| 1 | 1 | Assistant Deputy of the Governor General's Secretary | 3,700 00 | 3,600 00 |
| 1 | 1 | Head Clerk | 2,880 00 | 2,880 00 |
| 1 | 1 | Principal Clerk | 2,040 00 | 1,920 00 |
| 1 | 1 | Senior Clerk Stenographer | 1,440 00 | 1,380 00 |
| 1 | 1 | Clerk Stenographer | 1,005 00 | 960 00 |
| 2 | 2 | Junior Clerk Stenographers (1 at 900: 1 at 600) | 1,500 00 | 1,700 00 |
| 1 | 1 | Confidential Messenger | 1,200 00 | 1,200 00 |
| 2 | 2 | Senior Messengers at $1,080 | 2,160 00 | 2,160 00 |
| 2 | 2 | Messenger Clerks at $1,000 | 2,000 00 | 2,000 00 |
| 14 | 14 | | 33,625 00 | 33,200 00 |
| | | *Contingencies* | | |
| | | Allowance to A. F. Sladen, Private Secretary | 600 00 | 600 00 |
| | | Printing and Stationery | 3,000 00 | 3,000 00 |
| | | Sundries | 63,000 00 | 63,000 00 |
| | | | 66,600 00 | 66,600 00 |
| | | PRIVY COUNCIL OFFICE | | |
| 1 | 1 | Deputy Head, Clerk of the Privy Council | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Clerk of the Privy Council | 3,120 00 | 4,000 00 |
| | 1 | Secretary, Imperial and Foreign Correspondence | | 4,000 00 |
| 1 | 1 | Head Clerk | 2,880 00 | 2,880 00 |
| 2 | 2 | Principal Clerks, 2 at $2,800 | 5,600 00 | 5,600 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 1 | 1 | Senior Translator | 2,040 00 | 1,920 00 |
| 1 | 6 | Unclassified | 2,000 00 | 11,150 00 |
| 1 | 1 | Senior Clerk Typist | 2,100 00 | 2,050 00 |
| | 1 | Senior Clerk Stenographer | | 1,380 00 |
| 1 | 1 | Departmental Librarian | 1,600 00 | 1,500 00 |
| 2 | 2 | Clerk Typists, 1 at $1,600; 1 at $1,500 | 3,100 00 | 2,850 00 |
| 1 | | Clerk Stenographer | 1,080 00 | |
| 1 | 1 | Doorkeeper | 1,500 00 | 1,500 00 |
| 1 | 1 | Confidential Messenger | 1,080 00 | 1,020 00 |
| 2 | 2 | Messenger Clerks; 2 at $1,000 | 2,000 00 | 2,000 00 |
| 1 | | Office Boy | 390 00 | |
| | | Allowance to Private Secretary | 600 00 | 600 00 |
| 18 | 23 | | 38,270 00 | 51,510 00 |
| | | *Contingencies* | | |
| | | Printing and stationery | 3,000 00 | 3,000 00 |
| | | Sundries | 7,000 00 | 7,000 00 |
| | | | 10,000 00 | 10,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | ADMINISTRATION OF JUSTICE<br>*Department of Justice, including Penitentiary Branch.* | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 10,000 00 | 10,000 00 |
| 1 | 1 | Asst. Deputy Minister | 5,500 00 | 5,500 00 |
| 3 | 3 | Senior Advisory Counsel at $5,000 | 15,000 00 | 15,000 00 |
| 2 | 2 | Advisory Counsel at $4,020 | 8,040 00 | 7,680 00 |
| 3 | 3 | Junior Advisory Counsel, 1 at $3,000, 2 at $2,760 | 8,520 00 | 7,920 00 |
| 1 | 1 | Supt. of Penitentiaries | 4,920 00 | 4,620 00 |
| 1 | 1 | Chief, Clemency Branch | 4,000 00 | 4,000 00 |
| 1 | 1 | Purchasing Agent | 3,780 00 | 3,780 00 |
| 1 | 1 | Senior Accountant | 3,800 00 | 3,700 00 |
| 2 | 2 | Junior Accountants at $2,800 | 5,600 00 | 5,600 00 |
| 1 | 1 | Principal Account Clerk | 1,860 00 | 1,800 00 |
| 1 | 1 | Senior Clerk Bookkeeper | 2,075 00 | 1,975 00 |
| 1 | 1 | Clerk Bookkeeper | 1,080 00 | 1,020 00 |
| 2 | 2 | Inspectors of Penitentiaries, 1 at $2,800, 1 at $2,550 | 5,350 00 | 5,250 00 |
| 1 | 1 | Parole Officer | 3,500 00 | 3,400 00 |
| 1 | 1 | Chief Penitentiary Engineer | 3,360 00 | 3,180 00 |
| 1 | 1 | Secretary to Executive | 2,800 00 | 2,750 00 |
| 3 | 3 | Secretary-Clerks, 1 at $3,360, 1 at $3,180, 1 at $2,800 | 9,340 00 | 8,880 00 |
| 1 | 1 | Senior File Clerk | 1,440 00 | 1,380 00 |
| 1 | 1 | File Clerk | 1,080 00 | 1,020 00 |
| 1 | 1 | Senior Clerk | 1,600 00 | 1,500 00 |
| 2 | 2 | Senior Law Clerk Stenographers, 1 at $1,740, 1 at $1,500 | 3,240 00 | 3,120 00 |
| 10 | 10 | Law Clerk Stenographers, 1 at $2,100, 2 at $1,200, 2 at $1,140 1 at $1,095, 1 at $1,050, 3 at $1,020 | 11,985 00 | 11,467 00 |
| 1 | 1 | Senior Clerk Stenographer | 1,440 00 | 1,380 00 |
| 6 | 6 | Clerk Stenographers, 1 at $1,200, 2 at $1,080, 3 at $960 | 6,240 00 | 6,060 00 |
| 1 | 1 | Junior Clerk Typist | 720 00 | 660 00 |
| 1 | 1 | Confidential Messenger | 1,080 00 | 1,020 00 |
| 5 | 5 | Messenger Clerks 4 at $1,000, 1 at $887.50 | 4,887 50 | 4,837 50 |
| | | Allowances to Private Secretaries | 1,200 00 | 1,200 00 |
| 56 | 56 | | 133,437 50 | 129,699 50 |
| | | *Supreme Court of Canada* | | |
| 1 | 1 | Registrar | 6,000 00 | 6,000 00 |
| 2 | 2 | Law Reporters, 1 at $3,700, 1 at $3,175 | 6,875 00 | 6,675 00 |
| 1 | 1 | Docket Clerk | 2,800 00 | 2,800 00 |
| 2 | 2 | Librarians, Supreme Court, 1 at $2,400, 1 at $2,325 | 4,725 00 | 4,555 00 |
| 2 | 2 | Departmental Librarians, 1 at $2,100, 1 at $1,600 | 3,700 00 | 3,650 00 |
| 1 | 1 | Secretary to Executive | 2,800 00 | 2,700 00 |
| 4 | 4 | Senior Law Clerk Stenographers, 1 at $2,000, 1 at $1,740, 2 at $1,500 | 6,740 00 | 6,520 00 |
| 1 | 1 | Law Clerk Stenographer | 1,200 00 | 1,140 00 |
| 1 | 1 | Court Usher | 1,200 00 | 1,140 00 |
| 3 | 3 | Messenger Clerks, 1 at $1,000, 1 at $987.50, 1 at $887.50 | 2,875 00 | 2,775 00 |
| 18 | 18 | | 38,915 00 | 37,955 00 |
| | | *Exchequer Court of Canada* | | |
| 1 | 1 | Registrar | 5,000 00 | 4,900 00 |
| 1 | 1 | Law Reporter | 3,075 00 | 2,975 00 |
| 1 | 1 | Court Reporter | 3,120 00 | 3,000 00 |
| 1 | 1 | Docket Clerk | 2,800 00 | 2,800 00 |
| 1 | 1 | Senior Law Clerk Stenographer | 1,500 00 | 1,440 00 |
| 1 | 1 | Junior Law Clerk Stenographer | 810 00 | 750 00 |
| 1 | 1 | Clerk Stenographer | 975 00 | 1,020 00 |
| 1 | 1 | Court Usher | 1,200 00 | 1,140 00 |
| 8 | 8 | | 18,480 00 | 18,025 00 |
| 82 | 82 | Grand Total | 190,832 50 | 185,679 50 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 3,500 00 | 3,500 00 |
| | | Printing and Stationery | 6,000 00 | 6,000 00 |
| | | Sundries | 15,500 00 | 14,500 00 |
| | | | 25,000 00 | 24,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF MILITIA AND DEFENCE | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 5,100 00 | 4,800 00 |
| 1 | 1 | Chief Accountant | 4,380 00 | 4,260 00 |
| 1 | | Director, Separation Allowance and Assigned Pay | 4,000 00 | |
| 1 | 1 | Director of Contracts | 3,900 00 | 4,800 00 |
| 1 | 1 | Secretary, Department of Militia and Defence | 4,020 00 | 4,200 00 |
| 1 | 1 | Secretary of Militia Council | 3,660 00 | 3,660 00 |
| 2 | 1 | Senior Accountants, 2 at $3,600 | 7,200 00 | 3,420 00 |
| 3 | 2 | Chief Clerks: 2 at $3,240; 1 at $3,120 | 9,600 00 | 6,240 00 |
| 1 | 1 | Senior Assistant Engineer and Controller of Military Lands | 3,300 00 | 2,940 00 |
| 2 | 2 | Purchasing Agents: 1 at $3,420; 1 at $2,880 | 6,300 00 | 6,840 00 |
| 1 | 1 | Pay and Allowance Examiner | 3,200 00 | 3,100 00 |
| 1 | 1 | Military Construction Engineer | 3,060 00 | 2,880 00 |
| 1 | 1 | Transportation Audit Clerk | 2,760 00 | 2,520 00 |
| 2 | 1 | Accountants: 1 at $2,640; 1 at $2,520 | 5,160 00 | 2,520 00 |
| 9 | 2 | Head Clerks: 1 at $2,760; 4 at $2,640; 1 at $2,550; 3 at $2,400 | 23,070 00 | 5,280 00 |
| 2 | 1 | Assistant Purchasing Agents: 1 at $2,580; 1 at $2,220 | 4,800 00 | 2,400 00 |
| 2 | 2 | Topographical Engineers, 2 at $2,400 | 4,800 00 | 4,200 00 |
| 1 | 1 | Secretary Clerk | 2,460 00 | 2,040 00 |
| 1 | 1 | Assistant Engineer | 2,340 00 | 2,220 00 |
| 1 | 1 | Assistant Architect | 2,340 00 | 2,220 00 |
| 1 | 1 | Principal Map Draftsmen | 2,340 00 | 2,100 00 |
| 1 | 1 | Senior Inspector of Hardware | 2,340 00 | 2,220 00 |
| 1 | 1 | Senior Inspector of Leather Products | 2,100 00 | 2,100 00 |
| 1 | 1 | Senior Inspector of Textile Products | 2,800 00 | 2,800 00 |
| 1 | 1 | Senior Inspector of Mechanical and Ordnance Stores | 2,800 00 | 2,800 00 |
| 1 | 1 | Lithographic Foreman | 2,220 00 | 1,600 00 |
| 1 | 1 | Lithographic Printer | 1,820 00 | 1,600 00 |
| 19 | 1 | Junior Accountants: 3 at $2,280; 10 at $2,040; 2 at $1,920; 1 at $1,890; 1 at $1,860; 1 at $1,830; 1 at $1,800 | 38,460 00 | 1,920 00 |
| 7 | 2 | Principal Clerks: 1 at $2,800; 1 at $2,280; 4 at $2,040; 1 at $1,800 | 15,040 00 | 4,720 00 |
| 7 | 5 | Principal File Clerks: 6 at $2,040; 1 at $2,280 | 14,520 00 | 9,600 00 |
| 1 | | Principal Clerk Bookkeeper | 2,280 00 | |
| 1 | | Senior Translator | 1,800 00 | |
| 1 | | Principal Transportation Audit Clerk | 1,800 00 | |
| 1 | 1 | Senior Photographer | 1,920 00 | 1,600 00 |
| 2 | 2 | Junior Topographical Engineers: 2 at $1,920 | 3,840 00 | 3,200 00 |
| 1 | 1 | Junior Architect | 1,920 00 | 1,800 00 |
| 1 | 2 | Junior Engineers | 1,920 00 | 3,600 00 |
| 4 | 2 | Senior Map Draftsmen: 4 at $1,920 | 7,680 00 | 3,200 00 |
| 1 | | Copper Plate Map Engraver | 2,040 00 | 1,600 00 |
| 1 | 1 | Assistant to Senior Inspector of Textile Products | 2,100 00 | 2,100 00 |
| 3 | 3 | Secretaries to Executive: 3 at $1,860 | 5,580 00 | 5,220 00 |
| 4 | | Military Topographers: 1 at $1,825; 1 at $1,642.50; 1 at $1,500; 1 at $1,460 | 6,427 50 | |
| 1 | | Junior Purchasing Agent | 1,680 00 | |
| 12 | | Senior Clerk Book-keepers: 3 at $1,680; 4 at $1,620; 1 at $1,440; 4 at $1,380 | 18,489 00 | |
| 6 | | Senior Audit Clerks: 3 at $1,740; 2 at $1,440; 1 at $1,380 | 9,480 00 | |
| 36 | 4 | Senior Clerks: 11 at $1,680; 1 at $1,620; 5 at $1,560; 9 at $1,440; 1 at $1,350; 9 at $1,320 | 54,090 00 | 5,820 00 |
| 2 | 3 | Senior Supplies Clerks: 1 at $1,680; 1 at $1,440 | 3,120 00 | 4,400 00 |
| 11 | 2 | Senior Account Clerks: 1 at $2,100; 1 at $1,680; 4 at $1,620; 4 at $1,440; 1 at $1,320 | 17,340 00 | 3,480 00 |
| 1 | | Senior Statistical Clerk: 1 at $1,440 | 1,440 00 | |
| 14 | 10 | Senior Clerk Stenographers: 12 at $1,440; 2 at $1,680 | 20,640 00 | 14,400 00 |
| 1 | 1 | Senior Transportation Audit Clerk: 1 at $1,680 | 1,680 00 | 1,680 00 |
| 5 | 2 | Senior File Clerks: 1 at $1,680; 1 at $1,620; 3 at $1,440 | 7,620 00 | 2,460 00 |
| 1 | 1 | Inspector of Textile Products: 1 at $1,680 | 1,680 00 | 1,680 00 |
| 1 | | Inspector of Leather Products: 1 at $1,620 | 1,620 00 | |
| 1 | 1 | Departmental Librarian: 1 at $2,100 | 2,100 00 | 2,100 00 |
| 1 | | Photographer: 1 at $1,560 | 1,560 00 | |
| 2 | 2 | Draftsmen: 1 at $1,600; 1 at $1,440 | 3,040 00 | 2,980 00 |
| 1 | | Law Clerk Stenographer: 1 at $1,260 | 1,260 00 | |
| 193 | 77 | ..... Carried forward | 382,027 50 | 169,320 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF MILITIA AND DEFENCE—*Concluded* | $ cts. | $ cts. |
| 193 | 77 | ....Brought forward.. | 382,027 50 | 169.320 00 |
| 47 | 11 | Clerks: 1 at $1.450; 1 at $1,300; 4 at $1,260; 5 at $1,200; 7 at $1,140; 14 at $1,080; 1 at $1,050; 2 at $1,020; 1 at $990; 11 at $960 | 51,530 00 | 12,240 00 |
| 74 | 21 | Clerk Stenographers: 1 at $1,500; 5 at $1,260; 20 at $1,200; 2 at $1,170; 6 at $1,140; 38 at $1,080; 1 at $1,020; 1 at $960 | 84,000 00 | 23,060 00 |
| 4 | 1 | Clerk Typists: 1 at $1,260; 3 at $1,080 | 4,500 00 | 1,260 00 |
| 15 | 2 | Account Clerks: 1 at $1,600; 6 at $1,260; 3 at $1,200; 2 at $1,140; 2 at $1,080; 1 at $960 | 18,160 00 | 2,570 00 |
| 15 | 1 | File Clerks: 1 at $1,260; 4 at $1,200; 9 at $1,080; 1 at $960 | 16,740 00 | 1,140 00 |
| 5 | 3 | Supplies Clerks: 1 at $1,300; 1 at $1,260; 1 at $1,200; 2 at $1,140 | 6,040 00 | 3,520 00 |
| 2 | | Duplicating Machine Operators: 1 at $1,200; 1 at $1,080 | 2,280 00 | |
| 3 | 2 | Junior Inspectors of Military Stores: 3 at $1,200 | 3,600 00 | 2,040 00 |
| 1 | | Junior Draftsman | 1,200 00 | |
| 1 | | Assistant Photographer | 1,080 00 | |
| 2 | | Lithographic Helpers: 2 at $988 | 1,976 00 | |
| 8 | | Packers and Helpers: 8 at $1,020 | 8,160 00 | |
| 1 | 1 | Library Helper | 912 50 | 900 00 |
| 1 | | Office Appliance Operator | 900 00 | |
| 27 | 8 | Junior Clerks: 1 at $1,000; 1 at $925; 17 at $900; 4 at $855; 3 at $840; 1 at $780 | 23,945 00 | 6,960 00 |
| 5 | 4 | Junior Clerk Stenographers: 1 at $1,300; 1 at $900; 1 at $840; 2 at $780 | 4,600 00 | 3,520 00 |
| 2 | | Junior Clerk Typists: 1 at $840; 1 at $720 | 1,560 00 | |
| 33 | 1 | Junior File Clerks: 21 at $900; 4 at $840; 5 at $780; 3 at $720 | 28,320 00 | 800 00 |
| 2 | | Messenger Clerks: 1 at $900; 1 at $720 | 1,620 00 | |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 441 | 132 | | 643,751 00 | 227,930 00 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | ..... | 3,000 00 |
| | | Printing and Stationery | 18,000 00 | 5,500 00 |
| | | Sundries | 12,000 00 | 11,000 00 |
| | | | 30,000 00 | 19,500 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF THE SECRETARY OF STATE. | $ cts. | $ cts. |
| | | *Administrative Branch.* | | |
| 1 | 1 | Deputy Head | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Head | 4,000 00 | 4,000 00 |
| 1 | 1 | Assistant Deputy Registrar General | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Clerk | 3,200 00 | 3,100 00 |
| 2 | 1 | Secretary Clerks (Private Secretaries): 1 at $3,180.00; 1 at $2,460.00 | 5,640 00 | 5,280 00 |
| 1 | 1 | Departmental Librarian | 2,800 00 | 2,800 00 |
| 2 | 2 | Junior Departmental Solicitors: 1 at $2,880.00; 1 at $2,835.00 | 5,715 00 | 5,355 00 |
| 2 | 2 | Principal Clerks: 1 at $2,280.00; 1 at $2,040.00 | 4,320 00 | 4,080 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 2,040 00 | 1,920 00 |
| 3 | 3 | Engrossers: 1 at $2,100.00; 1 at $2,000; 1 at $1,600.00 | 5,700 00 | 5,550 00 |
| 4 | 3 | Senior Clerks: 2 at $2,800; 1 at $1,550.00; 1 at $1,320.00 | 8,470 00 | 7,050 00 |
| 2 | 3 | Senior Clerk-Stenographers: 2 at $1,440.00 | 2,880 00 | 2,760 00 |
| 2 | 2 | Clerk Bookkeepers: 1 at $1,260.00; 1 at $1,020.00 | 2,280 00 | 2,340 00 |
| 7 | 4 | Clerks: 1 at $1,800; 1 at $1,300; 1 at $1,170; 1 at $1,080; 1 at $975; 2 at $960 | 8,245 00 | 5,180 00 |
| 2 | 2 | File Clerks: 1 at $1,080; 1 at $1,020 | 2,100 00 | 1,980 00 |
| 9 | 4 | Junior File Clerks: 2 at $900; 1 at $660; 6 at $600 | 6,060 00 | 3,135 00 |
| 9 | 7 | Clerk-Stenographers: 1 at $1,550; 2 at $1,200; 1 at $1,080; 1 at $1,065; 4 at $960 | 9,935 00 | 8,045 00 |
| 14 | 11 | Junior Clerk-Stenographers: 5 at $900; 3 at $837.50; 1 at $812.50; 1 at $660; 4 at $600 | 10,885 00 | 8,887 50 |
| 1 | 1 | Account Clerk | 960 00 | 1,020 00 |
| 5 | 4 | Clerk-Typists: 1 at $1,600; 1 at $1,300; 1 at $1,200; 1 at $1,185; 1 at $960 | 6,245 00 | 5,065 00 |
| 27 | 18 | Junior Clerk-Typists: 6 at $900; 2 at $885; 1 at $875; 2 at $870; 2 at $855; 2 at $720; 1 at $630; 11 at $600 | 20,165 00 | 14,457 50 |
| 2 | 2 | Confidential Messengers: 1 at $1,200; 1 at $1,080 | 2,280 00 | 2,160 00 |
| 6 | 6 | Messenger-Clerks: 1 at $1,000; 1 at $900; 1 at $840; 1 at $720; 2 at $600 | 4,660 00 | 5,010 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 105 | 81 | | 128,300 00 | 108,775 00 |
| | | *Contingencies* | | |
| | | Clerical Assistance | 5,000 00 | 9,000 00 |
| | | Printing and Stationery | 9,000 00 | 9,000 00 |
| | | Sundries | 3,000 00 | 3,000 00 |
| | | Administration of *Companies Act* and Amending Acts | 6,000 00 | 6,000 00 |
| | | | 23,000 00 | 27,000 00 |
| | | *Public Printing and Stationery Branch.* | | |
| | 1 | Deputy Minister | | 6,000 00 |
| | 1 | Assistant Deputy Minister | | 4,500 00 |
| 1 | 1 | Director and Superintendent of Printing | 5,100 00 | 4,125 00 |
| 1 | | Assistant Director and Superintendent of Printing | 3,600 00 | |
| 1 | 1 | Senior Accountant | 3,780 00 | 3,600 00 |
| 1 | 1 | Secretary to Executive | 2,750 00 | 2,650 00 |
| 1 | 1 | Accountant | 2,640 00 | 2,520 00 |
| 1 | 1 | Head Statistical Clerk | 2,520 00 | 2,400 00 |
| 6 | 7 | ..Carried forward | 20,390 00 | 25,795 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details. | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF THE SECRETARY OF STATE—*Concluded* | | |
| | | *Public Printing and Stationery Branch*—Concluded | $ cts. | $ cts. |
| 6 | 7 | ....Brought forward | 20,390 00 | 25,795 00 |
| 1 | 1 | Assistant Purchasing Agent | 2,355 00 | 2,210 00 |
| 1 | 1 | Copy Editor | 1,950 00 | 1,620 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 2,040 00 | 1,920 00 |
| 1 | 1 | Principal Account Clerk | 2,280 00 | 2,280 00 |
| 3 | 3 | Principal Clerks: | | |
| | | 1 at $2,040; 2 at $1,890 | 5,820 00 | 5,400 00 |
| 1 | 1 | Planning Clerk | 2,160 00 | 2,100 00 |
| 2 | 2 | Senior Clerk-Bookkeepers: | | |
| | | 1 at $1,500, 1 at $1,440 | 2,940 00 | 2,820 00 |
| 2 | 2 | Senior Account Clerks: | | |
| | | 1 at $2,100, 1 at $1,335 | 3,435 00 | 3,420 00 |
| 1 | 1 | Senior Clerk-Stenographer | 1,500 00 | 1,440 00 |
| 2 | 2 | Senior Clerks: | | |
| | | 2 at $1,380 | 2,760 00 | 2,640 00 |
| 1 | 1 | Senior Stores Clerk | 1,380 00 | 1,320 00 |
| | 3 | Translators | | 4,800 00 |
| 2 | 3 | Clerk-Bookkeepers: | | |
| | | 2 at $1,200 | 2,400 00 | 3,580 00 |
| 3 | 3 | Stores Clerks: | | |
| | | 1 at $1,300, 2 at $1,200 | 3,700 00 | 3,530 00 |
| 1 | 1 | Supplies Clerk | 1,600 00 | 1,500 00 |
| 2 | 2 | Account Clerks: | | |
| | | 1 at $1,600, 1 at $1,300 | 2,900 00 | 2,787 50 |
| 1 | 1 | Audit Clerk | 1,300 00 | 1,250 00 |
| 1 | 1 | File Clerk | 1,200 00 | 1,140 00 |
| | 4 | Not classified: | | 5,700 00 |
| 32 | 41 | | 62,110 00 | 77,252 50 |
| | | *Contingencies* | | |
| | | Printing and Stationery | 3,700 00 | 2,000 00 |
| | | Sundries | 6,800 00 | 4,800 00 |
| | | | 10,500 00 | 6,800 00 |
| | | SUMMARY | | |
| | | Salaries, Administrative | 128,300 00 | 108,775 00 |
| | | Salaries, Public Printing and Stationery | 62,110 00 | 77,252 50 |
| | | Total Salaries | 190,410 00 | 186,027 50 |
| | | Contingencies, Administrative | 23,000 00 | 27,000 00 |
| | | Contingencies, Public Printing and Stationery | 10,500 00 | 6,800 00 |
| | | | 33,500 00 | 33,800 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF THE INTERIOR | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 4,425 00 | 4,200 00 |
| 1 | 1 | Surveyor General | 4,800 00 | 4,500 00 |
| 1 | 1 | Commissioner, Dominion Lands | 4,800 00 | 4,800 00 |
| 1 | 1 | Director, Reclamation Service | 4,200 00 | 3,900 00 |
| 1 | 1 | Director, Water Power | 4,500 00 | 4,200 00 |
| 1 | 1 | Director, Forestry | 4,500 00 | 4,500 00 |
| 1 | 1 | International Boundary Commissioner | 4,200 00 | 3,900 00 |
| 1 | 1 | Superintendent, Geodetic Surveys | 4,500 00 | 4,500 00 |
| 1 | 1 | Director, Astronomical Observatory | 4,500 00 | 4,500 00 |
| 1 | 1 | Director, Astrophysical Observatory | 4,500 00 | 4,500 00 |
| 1 | 1 | Commissioner, Dominion Parks | 4,200 00 | 4,200 00 |
| 1 | 1 | Superintendent, Mining Lands and Yukon | 4,200 00 | 4,200 00 |
| 1 | 1 | Superintending Accountant | 4,000 00 | 4,000 00 |
| 1 | 1 | Superintendent, Natural Resources Intelligence | 3,840 00 | 3,660 00 |
| 1 | 1 | Deputy Commissioner, Dominion Lands | 3,700 00 | 3,600 00 |
| 1 | 1 | Controller, Timber and Grazing | 3,960 00 | 3,780 00 |
| 1 | 1 | Controller of Revenue | 3,600 00 | 3,500 00 |
| 1 | 1 | Controller of Expenditure | 3,450 00 | 3,350 00 |
| 1 | 1 | Departmental Solicitor | 3,480 00 | 3,300 00 |
| 1 | 1 | Inspecting Engineer of Mines | 3,660 00 | 3,480 00 |
| 1 | 1 | Assistant Surveyor General | 3,660 00 | 3,480 00 |
| 1 | 1 | Controller, School Lands | 3,540 00 | 3,360 00 |
| 1 | 1 | Controller, Land Patents | 4,000 00 | 4,000 00 |
| 1 | 1 | Senior Geodetic Engineer | 3,480 00 | 3,300 00 |
| 1 | 1 | International Boundary Commission Engineer | 3,660 00 | 3,480 00 |
| 1 | 1 | Special Surveys Engineer | 3,480 00 | 3,300 00 |
| 1 | 1 | Assistant Superintendent, Geodetic Surveys | 3,660 00 | 3,480 00 |
| 1 | 1 | Chief Geographer | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Clerk, Registration | 3,240 00 | 3,120 00 |
| 1 | 1 | Deputy Commissioner, Dominion Parks | 2,625 00 | 2,525 00 |
| 1 | 1 | Engineer, Water Power | 3,180 00 | 3,000 00 |
| 1 | 1 | Assistant Director, Astronomical Observatory | 3,420 00 | 3,300 00 |
| 1 | 1 | Assistant Superintendent, Mining Lands | 3,000 00 | 2,880 00 |
| 1 | 1 | Assistant Superintendent, Natural Resources Intelligence | 1,550 00 | 1,450 00 |
| 1 | 1 | Research Astronomer, Dominion Observatory | 2,940 00 | 2,820 00 |
| 1 | 1 | Research Astronomer, Astrophysical Observatory | 2,940 00 | 2,820 00 |
| 1 | 1 | Supervisor of Field Work | 3,240 00 | 3,240 00 |
| 1 | 1 | Senior Assistant Engineer, Water Power | 2,940 00 | 2,820 00 |
| 1 | 1 | Geodetic Astronomer | 2,640 00 | 2,520 00 |
| 1 | 1 | Astronomical Computer | 2,640 00 | 2,520 00 |
| 1 | 1 | Gravity Specialist | 2,520 00 | 2,400 00 |
| 1 | 1 | Geodetic Engineer | 2,400 00 | 2,280 00 |
| 1 | 1 | Inspector of Surveys | 3,000 00 | 3,000 00 |
| 1 | 1 | Supervisor, Surveys Laboratory | 2,640 00 | 2,520 00 |
| 1 | 1 | Director, Park Animals | 2,640 00 | 2,520 00 |
| 1 | 1 | Superintendent, British Columbia Lands | 2,760 00 | 2,640 00 |
| 1 | 1 | Exploratory Engineer | 2,640 00 | 2,520 00 |
| 1 | 1 | Senior Research Engineer | 2,640 00 | 2,520 00 |
| 1 | 1 | Superintendent, Ordnance Lands | 2,880 00 | 2,880 00 |
| 1 | 1 | Principal Translator | 2,640 00 | 2,520 00 |
| 1 | 1 | Assistant to Commissioner, Dominion Lands | 2,800 00 | 2,800 00 |
| 1 | 1 | Park Superintendent | 2,460 00 | 2,100 00 |
| 1 | 1 | Assistant Engineer | 2,100 00 | 1,600 00 |
| 1 | 1 | Secretary | 2,800 00 | 2,800 00 |
| 1 | 1 | Storekeeper | 2,400 00 | 2,280 00 |
| 1 | 1 | Librarian | 2,280 00 | 2,160 00 |
| 1 | 1 | Assistant Seismologist | 1,860 00 | 1,740 00 |
| 1 | 1 | Assistant Magnetician | 1,860 00 | 1,740 00 |
| 1 | 1 | Bibliographer | 2,100 00 | 2,100 00 |
| 1 | 1 | Senior Photographer, Observatory | 1,920 00 | 1,800 00 |
| 1 | 1 | Senior Photographer | 1,680 00 | 2,300 00 |
| 1 | 1 | Chief, Photo Mechanical Plant | 2,250 00 | 2,100 00 |
| 1 | 1 | Junior Engineer, Reclamation | 1,920 00 | 1,800 00 |
| 1 | 1 | Instrument Maker | 1,800 00 | 1,740 00 |
| 65 | 65 | Carried forward | 208,960 00 | 201,845 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF THE INTERIOR—*Continued.* | $ cts. | $ cts. |
| 65 | 65 | ....Brought forward | 208,960 00 | 201,845 00 |
| 1 | 1 | Assistant Editor | 1,680 00 | 1,560 00 |
| 1 | 1 | Publicity Assistant | 1,680 00 | 1,560 00 |
| 1 | 1 | Custodian of Survey Equipment | 2,100 00 | 2,050 00 |
| 1 | 1 | Assistant Chemist | 1,365 00 | 1,325 00 |
| 1 | 1 | Assistant Cataloguer | 1,440 00 | 1,380 00 |
| 1 | 1 | Senior Statistical Clerk | 1,500 00 | 1,440 00 |
| 1 | 1 | Unclassified | 1,600 00 | 1,600 00 |
| 1 | 1 | Photographer, Observatory | 1,600 00 | 1,600 00 |
| 1 | 1 | Junior Departmental Librarian | 1,250 00 | 1,200 00 |
| 1 | 1 | Statistical Clerk, Forestry | 1,225 00 | 1,175 00 |
| 1 | 1 | Statistical Clerk, Natural Resources and Intelligence | 1,200 00 | 1,140 00 |
| 1 | 1 | Editorial Clerk | 1,200 00 | 1,150 00 |
| 1 | 1 | Departmental Printer | 1,380 00 | 1,380 00 |
| 1 | 1 | Longitudinal Operator | 1,825 00 | 1,725 00 |
| 1 | 1 | Assistant Mechanician | 1,860 00 | 1,740 00 |
| 1 | 1 | Senior Bookbinder | 1,600 00 | 1,600 00 |
| 1 | 1 | Cabinet Maker | 1,000 00 | 1,000 00 |
| 1 | 1 | Photostat Operator | 1,080 00 | 1,020 00 |
| 1 | 1 | Packer and Helper | 1,020 00 | 1,020 00 |
| 2 | 2 | Accountants: 1 at $3,120; 1 at $2,640 | 5,760 00 | 5,520 00 |
| 3 | 3 | Junior Accountants: 1 at $2,280; 2 at $2,040 | 6,360 00 | 6,000 00 |
| 2 | 2 | Magneticinn: 2 at $2,640 | 5,280 00 | 5,040 00 |
| 5 | 5 | Astronomers: 4 at $2,640; 1 at $2,580 | 13,140 00 | 12,600 00 |
| 2* | 2 | Assistant Astronomers: 2 at $2,040 | 4,080 00 | 3,840 00 |
| 4 | 4 | Surveys Physicists: 1 at $1,980; 3 at $1,860 | 7,560 00 | 7,080 00 |
| 3 | 3 | Translators: 1 at $1,680; 1 at $1,500; 1 at $1,440 | 4,620 00 | 4,460 00 |
| 6 | 6 | Office Engineers: 1 nt $3,120; 1 at $3,000; 1 at $2,880; 3 at $2,760 | 17,280 00 | 16,560 00 |
| 15 | 15 | Assistant Office Engineers: 1 at $2,800; 6 at $2,280; 8 at $2,400 | 35,680 00 | 34,000 00 |
| 2 | 2 | Research Engineers: 2 at $2,040 | 4,080 00 | 3,840 00 |
| 35 | 35 | Senior Engineering Clerks: 1 at $2,800; 11 at $2,100; 19 at $1,920; 1 at $1,860; 3 at $1,710 | 69,370 00 | 67,100 00 |
| 8 | 8 | Engineering Clerks: 1 at $2,100; 2 at $1,600; 1 nt $1,500; 1 at $1,425; 2 at $1,320; 1 at $1,305 | 12,170 00 | 12,625 00 |
| 3 | 3 | Junior Geodetic Engineers: 2 at $2,040; 1 at $1,680 | 5,760 00 | 5,440 00 |
| 3 | 3 | Chief Map Draftsmen: 2 at $3,000; 1 at $2,880 | 8,880 00 | 8,760 00 |
| 12 | 12 | Principal Map Draftsmen: 3 at $2,800; 1 at $2,580; 3 at $2,460; 4 at $2,340; 1 at $2,100 | 29,820 00 | 27,710 00 |
| 30 | 30 | Senior Map Draftsmen: 2 at $2,800; 9 at $2,100; 2 at $2,040; 17 at $1,920 | 61,220 00 | 58,940 00 |
| 26 | 26 | Map Draftsmen: 2 at $2,100; 19 at $1,600; 1 at $1,575; 1 at $1,525; 1 at $1,475; 2 at $1,380 | 41,935 00 | 41,415 00 |
| 1 | 1 | Junior Map Draftsman: 1 at $1,020 | 1,020 00 | 960 00 |
| 2 | 2 | Principal Draftsmen: 1 at $2,340; 1 at $2,460 | 4,800 00 | 4,560 00 |
| 4 | 4 | Senior Draftsmen: 1 at $2,040; 2 at $1,920; 1 at $1,710 | 7,590 00 | 7,200 00 |
| 6 | 6 | Draftsmen: 3 at $1,600; 1 at $1,560; 1 at $1,550; 1 at $1,440 | 9,350 00 | 9,190 00 |
| 10 | 10 | Head Clerks: 4 at $2,880; 2 at $2,760; 2 at $2,640; 1, F. Clapp at $2,400; 1 at $2,400 | 27,120 00 | 27,420 00 |
| 44 | 44 | Principal Clerks: 7 at $2,800; 1 at $2,750; 14 at $2,280; 2 at $2,160; 1 at $2,045; 15 at $2,040; 4 at $1,800 | 98,435 00 | 96,880 00 |
| 64 | 64 | Senior Clerks: 6 at $2,100; 2 at $1,900; 2 at $1,710; 11 at $1,680; 1 at $1,635; 5 at $1,600; 1 at $1,550; 1 at $1,525; 9 at $1,500; 21 at $1,440; 1 at $1,365; 4 at $1,320 | 101,395 00 | 99,785 00 |
| 54 | 54 | Clerks: 5 at $1,600; 1 at $1,525; 1 at $1,500; 3 at $1,475; 8 at $1,300; 1 at $1,425; 9 at $1,200; 2 at $1,250; 1 at $1,162.50; 2 at $1,150; 2 at $1,140; 1 at $1,125; 11 at $1,080; 1 at $1,065; 2 at $1,005; 1 at $990; 3 at $975 | 66,312 50 | 65,777 50 |
| 21 | 21 | Junior Clerks: 6 at $1,000; 1 at $962.50; 1 at $950; 1 at $937.50; 1 at $887.50; 1 at $875; 1 at $812.50; 1 at $795; 2 at $787.50; 1 at $775; 1 at $705; 4 at $645 | 17,855 00 | 17,165 00 |
| 5 | 5 | Principal Account Clerks: 5 at $2,040 | 10,200 00 | 9,600 00 |
| 456 | 456 | ..... Carried forward | 913,637 50 | 887,977 50 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF THE INTERIOR—*Concluded* | $ cts. | $ cts. |
| 456 | 456 | ....Brought forward | 913,637 50 | 887,977 50 |
| 16 | 16 | Senior Account Clerks: 3 at $1,680; 1 at $1,550; 5 at $1,500; 5 at $1,440; 2 at $1,320 | 23,930 00 | 23,375 00 |
| 10 | 10 | Account Clerks: 1 at $1,425; 1 at $1,300; 3 at $1,080; 1 at $1,200; 1 at $1,020; 2 at $1,005; 1 at $990 | 11,185 00 | 10,855 00 |
| 3 | 3 | Principal Clerk Bookkeepers: 1 at $2,160; 2 at $2,040 | 6,240 00 | 5,880 00 |
| 9 | 9 | Senior Clerk Bookkeepers: 2 at $1,740; 7 at $1,500 | 13,980 00 | 13,560 00 |
| 17 | 17 | Clerk Bookkeepers: 1 at $2,100; 1 at $1,550; 1 at $1,500; 1 at $1,425; 3 at $1,320; 1 at $1,200; 7 at $1,140; 1 at $1,110; 1 at $1,095 | 21,920 00 | 21,035 00 |
| 4* | 4 | Principal File Clerks: 1 at $2,280; 1 at $2,160; 2 at $2,040 | 8,520 00 | 8,040 00 |
| 12 | 12 | Senior File Clerks: 1 at $2,100; 1 at $2,075; 1 at $1,950; 1 at $1,900; 3 at $1,680; 2 at $1,550; 3 at $1,440 | 20,485 00 | 19,855 00 |
| 25 | 25 | File Clerks: 2 at $1,600; 1 at $1,425; 1 at $1,475; 3 at $1,200; 4 at $1,300; 4 at $1,150; 1 at $1,170; 1 at $1,137;50; 1 at $1,140; 5 at $1,080; 1 at $1,112.50; 1 at $1,005 | 30,465 00 | 29,260 00 |
| 8 | 8 | Jr. File Clerks: 1 at $1,500; 1 at $950; 2 at $1,000; 1 at $660; 1 at $630; 1 at $615; 1 at $875 | 7,230 00 | 7,650 00 |
| 35 | 35 | Sr. Clerk Stenographers: 1 at $1,600; 5 at $1,500; 18 at $1,440; 1 at $1,365; 2 at $1,350; 8 at $1,320 | 49,645 00 | 45,615 00 |
| 96 | 96 | Clerk Stenographers: 9 at $1,300; 1 at $1,225; 8 at $1,250; 2 at $1,175; 6 at $1,200; 2 at $1,140; 3 at $1,150; 1 at $1,125; 2 at $1,137.50; 46 at $1,080; 1 at $1,112.50; 4 at $1,020; 1 at $1,050; 3 at $990; 5 at $1,005; 2 at $975 | 107,472 50 | 103,482 50 |
| 52 | 52 | Jr. Clerk Stenographers: 1 at $1,150; 1 at $1,125; 4 at $900; 1 at $987.50; 1 at $887.50; 3 at $875; 1 at $855; 1 at $810; 2 at $800; 1 at $787.50; 1 at $780; 1 at $795; 3 at $775; 5 at $765; 2 at $750; 2 at $737.50; 3 at $735; 2 at $705; 1 at $700; 2 at $687.50; 1 at $675; 1 at $690; 2 at $660; 8 at $615; 2 at $600 | 39,622 50 | 39,750 00 |
| 1 | 1 | Sr. Law Clerk Stenographer, 1 at $1,500 | 1,500 00 | 1,440 00 |
| 1 | 1 | Law Clerk Stenographer, 1 at $1,140 | 1,140 00 | 1,080 00 |
| 15 | 15 | Clerk Typists: 6 at $1,300; 1 at $1,250; 1 at $1,237.50; 1 at $1,212.50; 2 at $1,200; 4 at $1,080 | 18,220 00 | 17,570 00 |
| 6 | 6 | Jr. Clerk Typists: 1 at $1,000; 1 at $875; 1 at $735; 1 at $690; 2 at $660 | 4,620 00 | 4,392 50 |
| 3 | 3 | Law Clerks; 2 at $2,040; 1 at $1,800 | 5,880 00 | 4,890 00 |
| 1 | 1 | Junior Law Clerk, 1 at $1,680 | 1,680 00 | 1,560 00 |
| 4 | 4 | Editors: 1 at $2,800; 1 at $2,160; 2 at $2,040 | 9,040 00 | 8,800 00 |
| 6 | 6 | Photographers: 2 at $1,600; 1 at $1,440; 1 at $1,425; 1 at $1,320; 1 at $1,245 | 8,630 00 | 8,190 00 |
| 4 | 4 | Confidential Messengers: 1 at $1,140; 3 at $1,080 | 4,380 00 | 4,140 00 |
| 2 | 2 | Senior Messengers: 1 at $1,080; 1 at $960 | 2,040 00 | 2,020 00 |
| 8 | 8 | Messenger Clerks: 4 at $1,000; 2 at $987.50; 1 at $950; 1 at $660 | 7,585 00 | 7,475 00 |
| 2 | 2 | Engrossers: 1 at $1,500; 1 at $1,440 | 2,940 00 | 2,820 00 |
| 14 | 14 | Junior Engrossers: 1 at $1,162.50; 6 at $1,020; 7 at $960 | 14,002 50 | 13,432 50 |
| 4 | 4 | Senior Supplies Clerks: 1 at $2,050; 1 at $1,680; 1 at $1,640; 1 at $1,365 | 6,735 00 | 6,550 00 |
| 3 | 3 | Supply Clerks, 1 at $1,600; 1 at $1,080; 1 at $1,250 | 3,930 00 | 3,820 00 |
| 1 | 1 | Junior Supply Clerk, 1 at $787.50 | 787 50 | 737 50 |
| 4 | 4 | Stores Clerks: 3 at $1,600; 1 at $1,080 | 5,880 00 | 5,820 00 |
| | | Allowance—Private Secretary | 600 00 | 600 00 |
| 822 | 822 | | 1,353,922 50 | 1,311,672 50 |
| | | *Contingencies.* | | |
| | | Clerical assistance | $ 48,000 00 | $ 28,000 00 |
| | | Printing and Stationery | 45,000 00 | 45,000 00 |
| | | Travelling expenses and sundries | 22,000 00 | 22,000 00 |
| | | | $ 115,000 00 | $ 95,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF IMMIGRATION AND COLONIZATION | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Asst. Deputy Minister | 4,800 00 | 4,000 00 |
| 1 | 1 | Commissioner of United States Emigration | 4,500 00 | 4,000 00 |
| 1 | 1 | Chief Inspector of Immigration | 3,960 00 | 2,625 00 |
| 1 | 1 | Secretary | 3,900 00 | 2,900 00 |
| 1 | 1 | First Division, Sub-Division A (Old) (unclassified) | 3,100 00 | 3,000 00 |
| 1 | 1 | Supervisor of Personnel | 3,240 00 | 2,800 00 |
| 1 | 1 | Secretary-Clerk | 3,360 00 | 2,725 00 |
| 1 | 1 | Division Commissioner of Immigration, Grade 2 | 3,660 00 | 2,600 00 |
| 1 | 1 | Supervisor of Juvenile Immigration | 2,880 00 | 2,300 00 |
| 1 | | Supervisor of Women's Division Immigration | 2,700 00 | |
| 1 | 1 | First Division, Sub-Division B (Old) (unclassified) | 2,400 00 | 2,300 00 |
| 1 | 1 | Head Clerk | 2,880 00 | 2,800 00 |
| 1 | 1 | Division Immigration Inspector, Grade 2 | 2,640 00 | 2,200 00 |
| 1 | 1 | Principal Account Clerk | 2,280 00 | 2,200 00 |
| 3 | 2 | Principal Clerks: 1 at $2,280; 2 at $2,040 | 6,360 00 | 3,425 00 |
| 1 | 1 | Principal File Clerk | 2,040 00 | 1,600 00 |
| 1 | 1 | Asst. to Division Commr. of Immigration, Grade 2 | 2,220 00 | 1,700 00 |
| 5 | 4 | Assistants to Secretary: 2 at $1,980; 2 at $1,860; 1 at $1,740 | 9,420 00 | 6,100 00 |
| 1 | 1 | Secretary to Executive | 1,740 00 | 1,400 00 |
| 3 | 3 | Senior Clerk-Bookkeepers: 1 at $1,740; 1 at $1,500; 1 at $1,440 | 4,680 00 | 4,137 50 |
| 2 | 2 | Senior Supplies Clerks: 1 at $1,680; 1 at $1,440 | 3,120 00 | 2,900 00 |
| 1 | 1 | Senior Statistical Clerk | 1,680 00 | 1,600 00 |
| 1 | 1 | Cashier | 1,260 00 | 1,200 00 |
| 7 | 6 | Senior File Clerks: 1 at $1,680; 1 at $1,560; 5 at $1,440 | 10,440 00 | 7,262 50 |
| 2 | 2 | Inspectors of British Immigration, Children: 2 at $1,320 | 2,640 00 | 2,700 00 |
| 15 | 15 | Senior Clerk-Stenographers: 1 at $1,500; 11 at $1,440; 3 at $1,320 | 21,300 00 | 16,712 50 |
| 1 | 1 | Exhibit Decorator | 1,320 00 | 900 00 |
| 12 | 12 | Clerk-Stenographers: 1 at $1,095; 1 at $1,140; 5 at $1,080; 1 at $1,050; 1 at $975; 3 at $960 | 12,540 00 | 11,175 00 |
| 13 | 9 | File Clerks: 2 at $1,200; 2 at $1,080; 8 at $1,020; 1 at $990 | 13,710 00 | 8,000 00 |
| 1 | 1 | Clerk-Bookkeeper | 1,425 00 | 1,325 00 |
| 13 | 10 | Clerks: 2 at $2,100; 2 at $1,600; 1 at $1,550; 2 at $1,300; 2 at $1,260; 1 at $1,200; 1 at $1,080; 2 at $1,020 | 18,390 00 | 14,787 50 |
| 1 | 1 | Translator | 1,500 00 | 1,300 00 |
| 1 | 2 | Statistical Clerk | 1,550 00 | 2,875 00 |
| 3 | 3 | Clerk-Typists: 1 at $1,300; 2 at $1,080 | 3,460 00 | 3,187 50 |
| 1 | | Supplies Clerk | 1,260 00 | |
| 11 | 6 | Junior Clerk-Stenographers: 1 at $887.50; 2 at $840; 5 at $660; 1 at $645; 1 at $615; 1 at $600 | 7,727 50 | 4,177 50 |
| 6 | 2 | Junior File Clerks: 5 at $900; 1 at $735 | 5,235 00 | 1,562 50 |
| 2 | | Junior Clerk-Typists: 1 at $660; 1 at $600 | 1,260 00 | |
| 2 | 2 | Confidential Messengers: 1 at $1,200; 1 at $1,080 | 2,280 00 | 1,975 00 |
| 2 | | Messenger Clerks: 2 at $900 | 1,800 00 | |
| | | Allowance for Secretary-Clerk | 600 00 | 600 00 |
| 126 | 102 | | 193,257 50 | 145,052 50 |
| | | *Contingencies* | | |
| | | Clerical Assistance | $ 5,000 00 | $ 5,000 00 |
| | | Printing and Stationery | 7,000 00 | 7,000 00 |
| | | Travelling Expenses and Sundries | 28,000 00 | 28,000 00 |
| | | | 40,000 00 | 40,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF INDIAN AFFAIRS. | $ cts. | $ cts. |
| 1 | 1 | Deputy Superintendent General of Indian Affairs | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy and Secretary | 4,020 00 | 4,020 00 |
| | 1 | Assistant Secretary | | 2,200 00 |
| 1 | 1 | Chief Accountant | 3,525 00 | 3,425 00 |
| 1 | 1 | Departmental Solicitor | 3,480 00 | 3,300 00 |
| 1 | | Assistant Senior Engineer | 2,940 00 | |
| 1 | 1 | Private Secretary to Minister | 3,000 00 | 2,820 00 |
| 1 | 1 | Architect | 2,940 00 | 2,820 00 |
| 3 | 3 | Head Clerks: 1 at $3,500; 2 at $2,640 | 8,780 00 | 8,440 00 |
| | 1 | Accountant | | 2,880 00 |
| 1 | 1 | Chief Surveyor | 3,000 00 | 3,000 00 |
| 2 | 2 | Chief of Party—General Survey: 2 at $2,800 | 5,600 00 | 5,475 00 |
| 2 | 1 | Inspectors of Indian Agencies: 1 at $2,880; 1 at $2,640 | 5,520 00 | 2,880 00 |
| 1 | 1 | Superintendent of Indian Education | 2,800 00 | 2,800 00 |
| 1 | 1 | Supervisor of Indian Timber lands | 2,340 00 | 2,220 00 |
| 2 | 2 | Junior Accountants: 1 at $2,800; 1 at $2,280 | 5,080 00 | 4,860 00 |
| 5 | 5 | Principal Clerks: 1 at $2,800; 3 at $2,280; 1 at $2,040 | 11,680 00 | 11,560 00 |
| 1 | 1 | Junior Architect | 1,920 00 | 1,800 00 |
| 1 | 1 | Senior Audit Clerk | 2,100 00 | 2,100 00 |
| 2 | 3 | Senior Account Clerks: 2 at $2,100 | 4,200 00 | 6,300 00 |
| 1 | 1 | Translator | 2,040 00 | 1,920 00 |
| 1 | | Junior Engineer | 2,040 00 | |
| 1 | 1 | Secretary to Executive | 1,740 00 | 1,620 00 |
| 2 | 2 | Senior Clerk-Bookkeepers: 1 at $1,500; 1 at $1,600 | 3,100 00 | 2,990 00 |
| 6 | 5 | Senior Clerks: 1 at $1,900; 1 at $1,680; 1 at $1,600; 2 at $1,500; 1 at $1,320 | 9,500 00 | 7,860 00 |
| 1 | 1 | Engrosser | 1,200 00 | 1,140 00 |
| 1 | | Map Draftsman | 1,560 00 | |
| 1 | 1 | Law Clerk Stenographer | 1,320 00 | 1,260 00 |
| 1 | 1 | Clerk of Supplies | 1,300 00 | 1,300 00 |
| 3 | 3 | Clerk-Bookkeepers: 1 at $1,260; 1 at $1,140; 1 at $1,050 | 3,450 00 | 3,580 00 |
| 13 | 12 | Clerk-Stenographers: 5 at $1,300; 3 at $1,250; 2 at $1,080; 2 at $1,020; 1 at $1,005 | 15,455 00 | 14,290 00 |
| | 1 | Clerk | | 1,400 00 |
| 3 | 3 | Clerk-Typists: 2 at $1,300; 1 at $1,080 | 3,680 00 | 3,570 00 |
| 4 | 4 | File Clerks: 1 at $1,550; 1 at $1,300; 1 at $1,020; 1 at $1,005 | 4,875 00 | 5,525 00 |
| 3 | 5 | Junior Clerk Stenographers: 1 at $1,300; 1 at $780; 1 at $600 | 2,680 00 | 3,920 00 |
| 2 | 2 | Junior Clerk Typists: 1 at $1,150; 1 at $1,000 | 2,150 00 | 2,100 00 |
| 2 | 2 | Junior File Clerks: 1 at $900; 1 at $600 | 1,500 00 | 1,775 00 |
| 1 | 1 | Packer and Helper | 1,020 00 | 1,020 00 |
| 5 | 5 | Messenger Clerks: 2 at $1,000; 2 at $900; 1 at $800 | 4,600 00 | 4,550 00 |
| | | Private Secretary | 600 00 | 600 0 |
| 79 | 79 | | 142,735 00 | 139,320 0 |
| | | *Contingencies.* | | |
| | | Clerical Assistance | 2,000 00 | 2,000 00 |
| | | Printing and Stationery | 6,000 00 | 6,000 00 |
| | | Travelling Expenses | 8,000 00 | 8,000 00 |
| | | Contingencies | 3,000 00 | 3,000 00 |
| | | | 19,000 00 | 19,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | ROYAL CANADIAN MOUNTED POLICE. | $ cts. | $ cts. |
| 1 | 1 | Financial Comptroller | 6,000 00 | 6,000 00 |
| 1 | 1 | Secretary | 3,500 00 | 3,400 00 |
| 1 | 1 | Head Clerk | 2,880 00 | 2,900 00 |
| 1 | 1 | Accountant | 2,640 00 | 2,100 00 |
| 1 | 1 | Assistant Purchasing Agent | 2,580 00 | 1,675 00 |
| 2 | 2 | Principal Clerks— | | |
| | | 1 at $2,800; 1 at $2,040 | 4,840 00 | 4,800 00 |
| 1 | 1 | Junior Purchasing Agent | 1,680 00 | 1,275 00 |
| 2 | 2 | Senior Clerk, $1,825; Senior Account Clerk, $1,440 | 3,265 00 | 3,087 50 |
| 1 | 1 | Clerk Stenographer | 1,150 00 | 1,100 00 |
| 1 | 1 | Junior Clerk | 1,300 00 | 1,300 00 |
| 2 | 2 | Junior Clerk Stenographers— | | |
| | | 1 at $937.50; 1 at $762.50 | 1,700 00 | 1,750 00 |
| | 5 | Unclassified | | 5,450 00 |
| 14 | 19 | | 31,535 00 | 34,837 50 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 7,000 00 | 8,000 00 |
| | | Travelling expenses | 2,000 00 | 5,000 00 |
| | | | 9,000 00 | 13,000 00 |
| | | AUDITOR GENERAL'S OFFICE | | |
| | | Auditor General, additional to salary authorized by 7-8 Edward VII, Chap. 6 | 1,000 00 | 1,000 00 |
| 1 | 1 | Assistant Auditor General | 4,800 00 | 4,500 00 |
| 1 | 1 | Chief Accountant | 4,380 00 | 4,260 00 |
| 5 | 5 | Senior Accountants— | | |
| | | 1 at $3,960; 1 at $3,780; 3 at $3,600 | 18,540 00 | 17,640 00 |
| 3 | 3 | Accountants: 2 at $2,880; 1 at $2,640 | 8,400 00 | 8,040 00 |
| | 1 | Jr. Departmental Solicitor | | 2,520 00 |
| 10 | 10 | Junior Accountants: 2 at $2,800; 1 at $2,450; 7 at $2,280 | 24,010 00 | 23,830 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 2,800 00 | 2,800 00 |
| 23 | 23 | Senior Audit Clerks: 1 at $2,800; 4 at $2,100; 1 at $1,975; 1 at $1,900; 1 at $1,600; 1 at $1,575; 3 at $1,500; 1 at $1,475; 4 at $1,440; 1 at $1,380; 2 at $1,345; 3 at $1,320 | 38,015 00 | 37,270 00 |
| 2 | 2 | Clerk Bookkeepers: 1 at $1,260; 1 at $1,200 | 2,460 00 | 2,340 00 |
| 52 | 50 | Audit Clerks: 1 at $1,575; 1 at $1,450; 19 at $1,300; 1 at $1,275; 3 at $1,260; 3 at $1,250; 2 at $1,200; 1 at $1,150; 1 at $1,140; 1 at $1,125; 10 at $1,080; 1 at $1,075; 4 at $1,020; 4 at $960 | 62,140 00 | 58,500 00 |
| 3 | 2 | Clerk Stenographers: 1 at $1,300; 2 at $1,260 | 3,820 00 | 2,500 00 |
| 1 | 1 | Clerk | 975 00 | 960 00 |
| 46 | 10 | Junior Audit Clerks: 1 at $1,250; 15 at $900; 19 at $840; 4 at $810; 1 at $780; 1 at $720; 2 at $660; 1 at $645; 2 at $600 | 38,615 00 | 6,840 00 |
| 5 | 1 | Junior Clerk Typists: 2 at $900; 1 at $840; 1 at $720; 1 at $660 | 4,020 00 | 600 00 |
| 1 | | Junior Clerk Stenographer | 840 00 | |
| 1 | 1 | Chief Messenger | 1,080 00 | 1,080 00 |
| 3 | 2 | Messenger Clerks: 1 at $975; 1 at $925; 1 at $780 | 2,680 00 | 1,800 00 |
| 158 | 114 | | 218,575 00 | 176,480 00 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 12,000 00 | 26,000 00 |
| | | Printing and Stationery | 7,000 00 | 6,000 00 |
| | | Sundries, including travelling expenses | 3,000 00 | 2,000 00 |
| | | | 22,000 00 | 34,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF FINANCE | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Commissioner of Taxation | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 5,100 00 | 5,100 00 |
| 1 | 1 | Comptroller of Currency | 5,100 00 | 5,100 00 |
| 1 | 1 | Assistant Commissioner of Taxation | 3,900 00 | 3,900 00 |
| 1 | 1 | Solicitor | 3,660 00 | 3,480 00 |
| 1 | | Secretary | 3,480 00 | |
| 5 | 5 | Accountants (Grade 5), 5 at $3,840 | 19,200 00 | 18,300 00 |
| 1 | 1 | Assistant to Comptroller of Currency | 3,360 00 | 3,180 00 |
| 1 | 1 | Secretary Clerk | 3,540 00 | 3,360 00 |
| 1 | 1 | Clerk of Estimates | 2,880 00 | 2,880 00 |
| 1 | 1 | Head Clerk | 2,400 00 | 2,400 00 |
| | 1 | Secretary of Executive | | 2,040 00 |
| 1 | 1 | Accountant (Grade 4) | 3,240 00 | 3,120 00 |
| 1 | 1 | Principal Clerk: 1 at $3,000 | 3,000 00 | 2,900 00 |
| 8 | 7 | Accountants (Grade 2): 4 at $2,340, (Grade 1), 4 at $1,500 | 15,360 00 | 14,880 00 |
| 1 | 1 | Librarian | 1,680 00 | 1,620 00 |
| 2 | 1 | Sr. Clerk Bookkeepers: 1 at $1,620; 1 at $1,380 | 3,000 00 | 2,940 00 |
| 6 | 6 | Sr. Account Clerks: 1 at $2,000; 1 at $2,800; 1 at $1,650; 3 at $1,320 | 10,410 00 | 11,690 00 |
| 6 | 6 | Sr. Clerks: 1 at $1,620; 1 at $1,550; 3 at $1,440; 1 at $1,320 | 8,810 00 | 8,530 00 |
| 2 | 1 | Sr. Currency Clerks: 1 at $1,500; 1 at $1,320 | 2,820 00 | 1,400 00 |
| 3 | 3 | Sr. Clerk Stenographers: 1 at $1,650; 1 at $1,440; 1 at $1,320 | 4,410 00 | 4,310 00 |
| 5 | 5 | Clerk Bookkeepers: 1 at $1,600; 1 at $1,450; 1 at $2,800; 1 at $1,020; 1 at $1,320 | 8,190 00 | 8,310 00 |
| 11 | 11 | Account Clerks: 2 at $1,600; 1 at $1,550; 1 at $1,500; 1 at $1,425; 1 at $1,260; 4 at $975; 1 at $960 | 13,795 00 | 13,790 00 |
| 2 | 2 | Audit Clerks: 1 at $1,425; 1 at $1,300 | 2,725 00 | 2,625 00 |
| 11 | 11 | Currency Clerks: 1 at $1,300; 2 at $1,250; 3 at $1,200; 1 at $1,185; 2 at $1,140; 2 at $1,080 | 13,025 00 | 12,465 00 |
| 38 | 29 | Clerks: 1 at $1,300; 2 at $1,260; 1 at $1,200; 2 at $1,150; 7 at $1,140; 10 at $1,080; 5 at $975; 10 at $960 | 40,575 00 | 30,710 00 |
| 11 | 11 | Clerk Stenographers: 1 at $1,550; 1 at $1,500; 2 at $1,300; 2 at $1,200; 1 at $1,150; 1 at $1,140; 3 at $1,080 | 13,580 00 | 12,990 00 |
| 2 | 2 | Jr. Clerk Bookkeepers: 1 at $900; 1 at $912.50 | 1,812 50 | 1,702 50 |
| 1 | 1 | Jr. Account Clerk, 1 at $900; | 900 00 | 900 00 |
| 120 | 120 | Jr. Clerks: 58 at $900; 31 at $840; 24 at $780; 6 at $720; 1 at $675 | 101,955 00 | 96,945 00 |
| 23 | 23 | Jr. Audit Clerks: 7 at $900; 8 at $840; 8 at $780 | 19,260 00 | 18,060 00 |
| 52 | 52 | Jr. Currency Clerks: 7 at $1,000; 18 at $900; 10 at $840; 12 at $780; 1 at $720; 1 at $690; 3 at $600 | 44,170 00 | 42,960 00 |
| 15 | 15 | Jr. Clerk Stenographers: 1 at $925; 5 at $900; 5 at $840; 2 at $912.50; 1 at $862.50; 1 at $600 | 12,912 50 | 12,885 00 |
| 12 | 12 | Jr. Clerk Typists: 2 at $900; 2 at $840; 8 at $780 | 9,720 00 | 9,000 00 |
| 9 | 9 | Office Appliance Operators: 1 at $960; 1 at $840; 3 at $795; 3 at $780; 1 at $900 | 7,425 00 | 6,885 00 |
| 4 | 4 | Sr. Messengers: 1 at $1,200; 3 at $1,080 | 4,440 00 | 4,320 00 |
| 3 | 3 | Messenger Clerks, 3 at $900 | 2,700 00 | 2,700 00 |
| 1 | 1 | Office Boy, 1 at $540 | 540 00 | 540 00 |
| | | Allowance for Minister's Private Secretaries | 1,200 00 | 1,200 00 |
| 366 | 354 | | 416,275 00 | 391,617 50 |
| | | *Contingencies.* | | |
| | | Clerical and other assistance | 13,000 00 | 17,000 00 |
| | | Printing and Stationery | 24,000 00 | 20,000 00 |
| | | Sundries | 13,000 00 | 13,000 00 |
| | | | 50,000 00 | 50,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF CUSTOMS AND INLAND REVENUE | $ cts. | $ cts. |
| 1 | 1 | Commissioner of Customs and Deputy Minister of Inland Revenue | 6,000 00 | 6,000 00 |
| | 1 | Deputy Minister | ..... | 833 33 |
| 1 | 1 | Assistant Commissioner of Customs and Assistant Deputy Minister of Inland Revenue | 5,000 00 | 4,800 00 |
| 1 | 1 | Departmental Solicitor | 3,840 00 | 3,660 00 |
| 1 | 1 | Dominion Customs Appraiser | 3,840 00 | 3,660 00 |
| 1 | 1 | Senior Excise Statistical Checker | 3,500 00 | 3,400 00 |
| 1 | 1 | Secretary | 3,300 00 | 3,200 00 |
| 4 | 4 | Accountants— 1 at $3,150.00, 1 at $3,025.00, 2 at $2,400 00 | 10,975 00 | 11,075 00 |
| 1 | 1 | Private Secretary (Unclassified) | 3,200 00 | 3,100 00 |
| 1 | 1 | Chief Clerk | 3,120 00 | 3,000 00 |
| 1 | 1 | Senior Customs Analyst | 3,300 00 | 3,300 00 |
| 1 | 1 | Chief Customs Statistical Clerk | 3,120 00 | 3,120 00 |
| 1 | 1 | Superintendent of Methylation | 2,800 00 | 2,800 00 |
| 1 | 1 | Head Entry Checking Clerk | 3,000 00 | 2,880 00 |
| 1 | 1 | Head Customs Statistical Clerk | 2,760 00 | 2,640 00 |
| 1 | 1 | Junior Departmental Solicitor | 2,700 00 | 2,520 00 |
| 4 | 4 | Head Clerks— 2 at $2,880; 1 at $2,640; 1 at $2,520 | 10,920 00 | 10,560 00 |
| 1 | 1 | Clerk (Unclassified) | 2,100 00 | 2,100 00 |
| 1 | 1 | Supervisor of Refund Claims | 2,640 00 | 2,520 00 |
| 1 | 1 | Supervisor of Drawback Claims | 2,280 00 | 2,160 00 |
| 4 | 4 | Excise Statistical Checkers: 1 at $2,500; 1 at $1,800; 1 at $1,720; 1 at $1,680 | 7,700 00 | 6,640 00 |
| 4 | 4 | Customs Reviewing Appraisers— 1 at $2,400; 2 at $2,160; 1 at $2,280 | 9,000 00 | 8,640 00 |
| 1 | 1 | Principal Entry Checking Clerk | 2,400 00 | 2,280 00 |
| 7 | 7 | Principal Customs Statistical Clerks— 3 at $2,280; 4 at $2,040 | 15,000 00 | 14,160 00 |
| 2 | 2 | Storekeepers— 1 at $2,800, 1 at $1,800 | 4,600 00 | 5,600 00 |
| 2 | 2 | Associate Chemists— 1 at $2,040; 1 at $1,890 | 3,930 00 | 3,720 00 |
| 9 | 9 | Principal Clerks— 2 at $2,280; 1 at $2,040; 4 at $1,920; 1 at $1,890; 1 at $1,860 | 18,030 00 | 17,340 00 |
| 1 | 1 | Principal Account Clerk | 2,280 00 | 2,160 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 2,040 00 | 1,920 00 |
| 1 | 1 | Senior Translator | 2,040 00 | 1,920 00 |
| 1 | 1 | Assistant Supervisor of Refund Claims | 2,160 00 | 2,160 00 |
| 1 | 1 | Assistant Superintendent of Methylation | 1,680 00 | 1,560 00 |
| 14 | 14 | Senior Entry Checking Clerks— 1 at $2,100; 1 at $2,075; 7 at $1,920 5 at $1,800; | 26,615 00 | 25,220 00 |
| 12 | 12 | Senior Customs Statistical Clerks— 3 at $2,100; 1 at $2,075; 8 at $1,800; | 22,775 00 | 22,340 00 |
| 1 | 1 | Senior Store Clerk | 2,100 00 | 2,000 00 |
| 7 | 7 | Examiners of Refund Claims— 1 at $1,800; 2 at $1,710; 3 at $1,560; 1 at $1,350 | 11,250 00 | 10,800 00 |
| 1 | 1 | Secretary to Executive | 1,740 00 | 1,620 00 |
| 1 | 1 | Senior Audit Clerk | 1,725 00 | 1,665 00 |
| 5 | 5 | Senior Clerk Bookkeepers: 1 at $2,100; 2 at $1,575; 2 at $1,500 | 8,250 00 | 7,930 00 |
| 15 | 15 | Senior Clerks— 2 at $2,100; 3 at $1,680; 3 at $1,600; 1 at $1,500; 1 at $1,380 2 at $1,365; 3 at $1,350 | 23,700 00 | 23,235 00 |
| 1 | 1 | Assistant Chemist | 1,680 00 | 1,680 00 |
| 1 | 1 | Senior Supplies Clerk | 2,100 00 | 2,100 00 |
| 2 | 2 | Senior Account Clerks— 1 at $2,525; 1 at $1,680 | 4,205 00 | 4,105 00 |
| 7 | 7 | Senior Clerk Stenographers— 1 at $1,700; 2 at $1,680; 1 at $1,620; 1 at $1,575; 2 at $1,440 | 11,135 00 | 10,775 00 |
| 5 | 5 | Senior File Clerks— 2 at $1,680; 2 at $1,600; 1 at $1,550 | 8,110 00 | 8,110 00 |
| 131 | 132 | .....Carried forward | 274,640 00 | 267,008 33 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details. | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF CUSTOMS AND INLAND REVENUE—*Con.* | $ cts. | $ cts. |
| 131 | 132 | ....Brought forward | 274,640 00 | 267,008 33 |
| 24 | 24 | Entry Checking Clerks—<br>8 at $1,600; 2 at $1,575; 1 at $1,550; 5 at $1,500; 3 at $1,450; 1 at $1,440; 1 at $1,425; 1 at $1,380; 1 at $1,140; 1 at $1,020 | 35,755 00 | 34,660 00 |
| 3 | 3 | Checkers Drawback Claims—<br>1 at $1,600; 1 at $1,325; 1 at $1,260 | 4,185 00 | 4,012 50 |
| 71 | 71 | Customs Statistical Clerks—<br>19 at $1,600; 1 at $1,575; 2 at $1,550; 3 at $1,525; 11 at $1,500; 3 at $1,475; 11 at $1,450; 2 at $1,440; 4 at $1,425; 2 at $1,380; 3 at $1,375; 1 at $1,350; 1 at $1,325; 2 at $1,260; 1 at $1,065; 2 at $1,050; 3 at $1,020 | 103,410 00 | 99,335 00 |
| 3 | 3 | Law Clerk Stenographers—<br>1 at $1320; 1 at $1,045; 1 at $1,140 | 3,505 00 | 3,080 00 |
| 10 | 10 | Clerk Bookkeepers—<br>2 at $1,600; 2 at $1,500; 1 at $1,440; 1 at $1,425; 2 at $1,200; 2 at $1,035 | 13,535 00 | 11,485 00 |
| 7 | 7 | Account Clerks—<br>1 at $1,600; 1 at $1,450; 1 at $1,300; 1 at $1,200; 1 at $1,005; 1 at $975; 1 at $960 | 8,490 00 | 8,330 00 |
| 2 | 2 | Sugar Testers—<br>1 at $1,600; 1 at $1,550 | 3,150 00 | 3,000 00 |
| 3 | 3 | Supplies Clerks—<br>1 at $1,600; 1 at $1,300; 1 at $1,020 | 3,920 00 | 3,850 00 |
| 22 | 22 | Clerks—<br>2 at $1,600; 2 at $1,260; 1 at $1,112.50; 1 at $1,020; 12 at $990; 3 at $975; 1 at $1,325 | 23,982 50 | 22,747 50 |
| 22 | 22 | Clerk Stenographers—<br>1 at $1,600; 1 at $1,425; 1 at $1,300; 1 at $1,260.00; 1 at $1,225; 1 at $1,212.50; 1 at $1,200; 4 at $1,080; 1 at $1,045; 3 at $1,020; 2 at $1,005; 2 at $990; 3 at $975 | 24,562 50 | 23,552 50 |
| 6 | 6 | File Clerks—<br>1 at $1,300; 1 at $1,260; 1 at $1,250; 1 at $1,170; 1 at $1,080; 1 at $1,020 | 7,080 00 | 6,890 00 |
| 1 | 1 | General Repairman | 900 00 | 1,140 00 |
| 3 | 3 | Junior Clerk Stenographers—<br>1 at $872.50; 1 at $615; 1 at $600 | 2,087 50 | 2,212 50 |
| 1 | 1 | Junior Clerk Typist | 1,112 50 | 1,062 50 |
| 3 | 3 | Junior Statistical Clerks—<br>1 at $1,250; 1 at $1,200; 1 at $937.50 | 3,337 50 | 3,337 50 |
| 2 | 2 | Junior Supplies Clerks—<br>1 at $1,000, 1 at $900 | 1,900 00 | 1,850 00 |
| 1 | 1 | Junior File Clerk | 615 00 | 600 00 |
| 1 | 1 | Senior Messenger | 975 00 | 960 00 |
| 6 | 6 | Junior Clerks—<br>1 at $780; 1 at $645; 4 at $630 | 3,945 00 | 3,720 00 |
| 10 | 10 | Messenger Clerks—<br>3 at $1,000; 1 at $900; 2 at $645; 1 at $630; 2 at $615; 1 at $600 | 7,650 00 | 7,200 00 |
| 3 | 3 | Packers and Helpers—<br>3 at $1,020 | 3,060 00 | 3,000 00 |
| 1 | 1 | Office Boy | 500 00 | 500 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| | 4 | Unclassified Clerkship discontinued | ..... | 6,200 00 |
| | | Unexpended balance of $150,000 Special Vote under War Revenue Act | ..... | 108,720 00 |
| 336 | 341 | | 532,947 50 | 629,053 33 |
| | | *Contingencies.* | | |
| | | Clerical and other assistance | 16,000 00 | 24,000 00 |
| | | Printing and stationery | 13,000 00 | 21,000 00 |
| | | Sundries | 19,000 00 | 23,000 00 |
| | | | 48,000 00 | 68,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF AGRICULTURE. | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 5,500 00 | 5,500 00 |
| 1 | 1 | Assistant to Deputy Minister | 4,000 00 | 4,000 00 |
| 1 | 1 | Veterinary Director General | 5,040 00 | 5,040 00 |
| 1 | 1 | Director, Experimental Farms | 5,000 00 | 5,000 00 |
| 1 | 1 | Dairy and Cold Storage Commissioner | 5,000 00 | 5,000 00 |
| 1 | 1 | Seed Commissioner | 5,000 00 | 5,000 00 |
| 1 | 1 | Live Stock Commissioner | 4,200 00 | 3,900 00 |
| 1 | 1 | Dominion Entomologist | 4,050 00 | 3,900 00 |
| 1 | 1 | Fruit Commissioner | 3,450 00 | 3,350 00 |
| 1 | 1 | Chief Veterinary Inspector | 3,900 00 | 3,800 00 |
| 1 | 1 | Chief Inspector of Meat and Canned Foods | 3,660 00 | 3,480 00 |
| 1 | 1 | Director of Publicity | 3,200 00 | 3,100 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 1 | 1 | Assistant Live Stock Commissioner | 3,240 00 | 3,120 00 |
| 1 | 1 | Chief, Poultry Division | 3,000 00 | 2,900 00 |
| 1 | 1 | Chief, Sheep and Goat Division | 3,000 00 | 2,880 00 |
| 1 | 1 | Chief, Cattle Division | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief, Horse Division | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Chemist | 3,700 00 | 3,600 00 |
| 1 | 1 | Dominion Horticulturist | 3,600 00 | 3,500 00 |
| 1 | 1 | Dominion Field Husbandman | 2,940 00 | 2,880 00 |
| 1 | 1 | Dominion Cerealist | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Botanist | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Agrostologist | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Poultry Husbandman | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Animal Husbandman | 2,910 00 | 2,880 00 |
| 1 | 1 | Chief, Tobacco Division | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Supervisor, Illustrations Stations | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief, Division, Extension and Publicity | 3,120 00 | 3,000 00 |
| 1 | 1 | Dominion Apiarist | 2,760 00 | 2,640 00 |
| 1 | 1 | Chief, Markets Division | 2,880 00 | 2,880 00 |
| 1 | 1 | Chief, Dairy Division | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Seed Inspector | 2,880 00 | 2,880 00 |
| 1 | 1 | Chief, Forest Insects | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief, Foreign Pests Suppression | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Systematic Entomologist | 3,120 00 | 3,000 00 |
| 1 | 1 | Travelling Veterinary Inspector | 2,940 00 | 2,820 00 |
| 1 | 1 | Chief, Seed Markets Intelligence | 2,640 00 | 2,520 00 |
| 1 | 1 | Chief Animal Pathologist | 2,880 00 | 2,880 00 |
| 4 | 4 | Animal Pathologists: 1 at $2,460; 2 at $2,400; 1 at $2,100 | 9,360 00 | 9,040 00 |
| 1 | 1 | Superintendent, Experimental Farm | 2,340 00 | 2,220 00 |
| 2 | 2 | Plant Pathologists: 1 at $2,280; 1 at $2,160 | 4,440 00 | 4,200 00 |
| 2 | 2 | Botanists: 1 at $2,400; 1 at $1,920 | 4,320 00 | 3,880 00 |
| 1 | 1 | Junior Botanist | 1,680 00 | 1,560 00 |
| 4 | 4 | Associate Chemists: 1 at $2,400; 2 at $2,040; 1 at $1,800 | 8,280 00 | 7,920 00 |
| 2 | 2 | Assistant Chemists: 2 at $1,560 | 3,120 00 | 2,880 00 |
| 1 | 1 | Assistant in Pomology | 2,280 00 | 2,160 00 |
| 1 | 1 | Assistant Agrostologist | 2,040 00 | 1,920 00 |
| 1 | 1 | Assistant in Plant Breeding | 1,920 00 | 1,920 00 |
| 1 | 1 | Field Husbandman | 1,920 00 | 1,920 00 |
| 3 | 3 | Poultry Husbandmen: 2 at $2,160; 1 nt $2,010 | 6,330 00 | 6,000 00 |
| 1 | 1 | Animal Husbandman | 2,040 00 | 1,920 00 |
| 2 | 2 | Cerealists: 1 at $2,160; 1 at $2,100 | 4,260 00 | 4,020 00 |
| 1 | 1 | Apiarist | 1,920 00 | 1,800 00 |
| 1 | 1 | Assistant to Dominion Animal Husbandman | 1,600 00 | 1,600 00 |
| 1 | 1 | Cold Storage Inspector | 2,100 00 | 2,100 00 |
| 1 | 1 | Dairy and Cold Storage Inspector | 2,100 00 | 2,100 00 |
| 1 | 1 | Entomologist | 2,310 00 | 2,220 00 |
| 1 | 1 | Artist, Entomological Branch | 1,920 00 | 1,920 00 |
| 1 | 1 | District Seed Inspector | 2,640 00 | 2,520 00 |
| 2 | 2 | Supervising Seed Analysts: 2 at $2,520 | 5,040 00 | 5,040 00 |
| 1 | 1 | Assistant to Seed Commissioner | 2,280 00 | 2,160 00 |
| 1 | 1 | Assistant to Fruit Commissioner | 1,680 00 | 1,680 00 |
| 2 | 2 | Senior Seed Analysts: 1 at $1,740; 1 at $1,590 | 3,330 00 | 3,120 00 |
| 78 | 78 | ....Carried forward | 216,360 00 | 209,330 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF AGRICULTURE—*Continued.* | $ cts. | $ cts. |
| 78 | 78 | .....Brought forward..... | 216,360 00 | 209,330 00 |
| 12 | 12 | Seed Analysts: 1 at $1,380; 3 at $1,320; 2 at $1,200; 3 at $1,162.50; 1 at $1,125; 2 at $1,050..... | 14,452 50 | 13,282 50 |
| 1 | 1 | Senior Dairy Promoter..... | 1,830 00 | 1,800 00 |
| 1 | 1 | Live Stock Certificate Clerk..... | 2,500 00 | 2,400 00 |
| 1 | 1 | Chief Dairy Recorder and Tester..... | 2,160 00 | 2,040 00 |
| 1 | 1 | Senior Agricultural Clerk..... | 1,925 00 | 1,825 00 |
| 1 | 1 | Chief Stock Car Inspector..... | 2,280 00 | 2,280 00 |
| 2 | 2 | Junior Zoologists: 2 at $1,275..... | 2,550 00 | 2,520 00 |
| 1 | 1 | Laboratory Assistant..... | 1,020 00 | 960 00 |
| 1 | 1 | Secretary Clerk..... | 3,180 00 | 3,000 00 |
| 1 | 1 | Senior Supply Clerk..... | 2,625 00 | 2,525 00 |
| 1 | 1 | Accountant..... | 2,640 00 | 2,520 00 |
| 1 | 1 | Editor..... | 2,160 00 | 2,160 00 |
| 1 | 1 | Assistant Editor..... | 1,440 00 | 1,440 00 |
| 4 | 3 | Head Clerks: 1 at $3,200; 1 at $2,880; 1 at $2,640; 1 at $2,400..... | 11,120 00 | 8,500 00 |
| 6 | 4 | Principal Clerks: 2 at $2,280; 2 at $2,040; 2 at $1,800..... | 12,240 00 | 10,080 00 |
| 8 | 7 | Senior Clerks: 1 at $1,600; 1 at $1,500; 3 at $1,440; 1 at $1,365; 1 at $1,335; 1 at $1,320..... | 11,440 00 | 9,680 00 |
| 21 | 16 | Clerks: 1 at $1,600; 1 at $1,400; 4 at $1,300; 2 at $1,200; 1 at $1,140; 3 at $1,080; 1 at $1,005; 3 at $990; 5 at $960. | 23,755 00 | 18,140 00 |
| 18 | 15 | Junior Clerks: 1 at $1,300; 1 at $1,250; 2 at $1,000; 1 at $950; 2 at $750; 5 at $720; 2 at $645; 1 at $630; 3 at $600.... | 14,320 00 | 11,887 50 |
| 6 | 4 | Senior Account Clerks: 1 at $2,100; 1 at $1,900; 1 at $1,600; 1 at $1,440; 2 at $1,320..... | 9,680 00 | 6,780 00 |
| 4 | 4 | Account Clerks: 1 at $1,450; 1 at $1,300; 1 at $1,140; 1 at $990..... | 4,880 00 | 4,590 00 |
| 1 | 1 | Junior Account Clerk..... | 1,300 00 | 1,300 00 |
| 1 | 1 | Audit Clerk..... | 1,475 00 | 1,375 00 |
| 3 | 3 | Clerk Book-keepers: 1 at $1,320; 1 at $1,260; 1 at $1,140. | 3,720 00 | 3,600 00 |
| 9 | 7 | Senior Clerk Stenographers: 1 at $1,620; 1 at $1,575; 4 at $1,440; 1 at $1,380; 2 at $1,320..... | 12,975 00 | 9,875 00 |
| 56 | 49 | Clerk Stenographers: 1 at $2,100; 1 at $1,600; 1 at $1,500; 6 at $1,300; 1 at $1,200; 3 at $1,150; 5 at $1,140; 2 at $1,125; 24 at $1,080; 1 at $1,035; 1 at $1,020; 3 at $990; 7 at $960..... | 63,265 00 | 53,935 00 |
| 42 | 32 | Junior Clerk Stenographers: 1 at $950; 3 at $900; 1 at $887.50; 1 at $855; 1 at $840; 1 at $862.50; 1 at $837.50; 1 at $810; 1 at $795; 3 at $787.50; 1 at $780; 1 at $765; 2 at $762.50; 8 at $720; 1 at $660; 2 at $645; 1 at $630; 2 at $615; 10 at $600..... | 30,540 00 | 22,905 00 |
| 6 | 5 | Clerk Typists: 1 at $1,500; 2 at $1,300; 1 at $1,250; 1 at $1,080; 1 at $960..... | 7,390 00 | 6,220 00 |
| 8 | 5 | Junior Clerk Typists: 1 at $950; 1 at $900; 1 at $762.50; 1 at $750; 1 at $720; 3 at $600..... | 5,882 50 | 3,822 50 |
| 1 | 1 | Principal Statistical Clerk..... | 2,550 00 | 2,450 00 |
| 1 | 1 | Senior Statistical Clerk..... | 1,680 00 | 1,680 00 |
| 7 | 7 | Statistical Clerks: 1 at $1,275; 2 at $1,140; 2 at $990; 2 at $975..... | 7,485 00 | 7,175 00 |
| 3 | 3 | Junior Statistical Clerks: 1 at $1,000; 1 at $937.50; 1 at $795..... | 2,732 50 | 2,622 50 |
| 3 | 3 | Senior File Clerks: 1 at $1,525; 2 at $1,500..... | 4,525 00 | 4,305 00 |
| 5 | 5 | File Clerks: 1 at $1,600; 1 at $1,300; 1 at $1,212.50; 1 at $1,005; 1 at $990..... | 6,107 50 | 5,832 50 |
| 2 | 2 | Junior File Clerks: 1 at $1,250; 1 at $645..... | 1,895 00 | 1,800 00 |
| 2 | 2 | Senior Translators: 1 at $2,400; 1 at $2,100..... | 4,500 00 | 4,380 00 |
| 1 | 1 | Translator..... | 1,500 00 | 1,440 00 |
| 1 | 1 | Junior Translator..... | 1,550 00 | 1,450 00 |
| 1 | 1 | Departmeatal Librarian..... | 1,440 00 | 1,380 00 |
| 2 | 2 | Library Helpers: 2 at $900..... | 1,800 00 | 1,680 00 |
| 10 | 8 | Office Appliance Operators: 2 at $937.50; 1 at $950; 1 at $900; 4 at $720; 2 at $600..... | 7,805 00 | 6,155 00 |
| 1 | 1 | Duplicating Machine Operator..... | 1,200 00 | 1,140 00 |
| 336 | 297 | .....Carried forward..... | 517,875 00 | 464,262 50 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF AGRICULTURE—*Concluded.* | $ cts. | $ cts. |
| 336 | 297 | .....Brought forward | 517,875 00 | 464,262 50 |
| 1 | 1 | Confidential Messenger Clerk | 1,080 00 | 1,020 00 |
| 1 | 1 | Senior Messenger Clerk | 1,080 00 | 1,020 00 |
| 13 | 11 | Messenger Clerks: 3 at $1,000; 3 at $950; 1 at $780; 2 at $750; 1 at $720; 1 at $630; 2 at $600 | 10,680 00 | 9,030 00 |
| 2 | 2 | Stores Clerks: 1 at $1,300; 1 at $1,200 | 2,500 00 | 2,390 00 |
| 2 | 2 | Caretakers: 2 at $1,080 | 2,160 00 | 2,160 00 |
| 1 | 1 | Packer and Helper | 840 00 | 780 00 |
| 1 | 1 | Senior Draftsman | 1,920 00 | 1,800 00 |
| 1 | 1 | Demonstrator Experimental Farms | 1,620 00 | 1,620 00 |
| 1 | 1 | Not Classified | 1,600 00 | 1,600 00 |
| | | Allowance for Private Secretaries | 600 00 | 600 00 |
| 359 | 318 | | 541,955 00 | 486,282 50 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 45,000 00 | 60,000 00 |
| | | Printing and Stationery | 5,000 00 | 5,000 00 |
| | | Sundries | 10,000 00 | 10,000 00 |
| | | Travelling Expenses | 75,000 00 | 75,000 00 |
| | | | 135,000 00 | 150,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF MARINE AND FISHERIES | $ cts. | $ cts. |
| | | *Marine* | | |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 4,140 00 | 3,960 00 |
| 1 | 1 | Chief Naval Architect | 4,800 00 | 4,500 00 |
| 1 | 1 | Chief Engineer | 4,500 00 | 4,000 00 |
| 1 | 1 | Commissioner of Lights | 3,960 00 | 3,700 00 |
| 1 | 1 | Superintendent of Agencies | 3,600 00 | 3,420 00 |
| 1 | 1 | Chief Accountant | 4,380 00 | 3,700 00 |
| 1 | 1 | Chief Registrar of Shipping | 3,180 00 | 3,100 00 |
| 1 | 1 | Secretary Clerk | 3,360 00 | 3,360 00 |
| 1 | 1 | Supt. Masters and Seamen | 3,600 00 | 3,400 00 |
| 1 | 1 | Dominion Wreck Commissioner | 3,800 00 | 3,700 00 |
| 1 | 1 | Purchasing Agent | 3,900 00 | 3,800 00 |
| 1 | 1 | Assistant Commissioner of Lights | 3,000 00 | 2,880 00 |
| 1 | 1 | Junior Departmental Solicitor | 3,240 00 | 3,240 00 |
| 1 | 1 | Accountant | 3,120 00 | 2,800 00 |
| 1 | 1 | Director (Pilotage Branch) | 3,780 00 | 3,200 00 |
| 1 | 1 | Supervisor of Harbour Commissions | 3,200 00 | 3,100 00 |
| 1 | 1 | Chairman S S Inspection Board | 4,500 00 | 3,100 00 |
| 1 | 1 | Assistant Purchasing Agent | 2,800 00 | 2,700 00 |
| 2 | 2 | Principal S S Inspectors: 2 at $3,840 | 7,680 00 | 6,000 00 |
| 1 | 1 | Assistant Naval Architect | 2,500 00 | 2,400 00 |
| 1 | 1 | Assistant to Commissioner of Lights | 2,040 00 | 1,920 00 |
| 1 | 1 | Editor | 3,200 00 | 3,100 00 |
| 1 | 1 | Senior Inspector of Fog Alarms | 2,600 00 | 2,500 00 |
| 1 | 1 | Secretary of Wreck Commissioners Court | 2,100 00 | 2,000 00 |
| 1 | 1 | Secretary to Executive | 2,100 00 | 2,100 00 |
| 1 | 1 | Junior Purchasing Agent | 2,100 00 | 2,000 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 1 | 1 | Senior Translator | 2,800 00 | 2,800 00 |
| 1 | 1 | Senior Assistant Engineer | 2,940 00 | 2,820 00 |
| 2 | | Overseers: 1 at $2,940; 1 at $2,600 | 5,540 00 | |
| 1 | 1 | Assistant Mechanical Engineer | 2,340 00 | 2,220 00 |
| 3 | 3 | Assistant Engineers: 2 at $2,340; 1 at $2,100 | 6,780 00 | 6,440 00 |
| 1 | 1 | Junior Engineer | 2,040 00 | 1,800 00 |
| 2 | 2 | Assistant Architects: 2 at $2,340 | 4,680 00 | 4,440 00 |
| 1 | 1 | Junior Architect | 1,920 00 | 1,800 00 |
| 2 | 2 | Senior Engineering Clerks: 1 at $2,100; 1 at $1,920 | 4,020 00 | 3,900 00 |
| 1 | 1 | Assistant to Engineering Clerks | 1,680 00 | 1,600 00 |
| 1 | 1 | Engineering Clerk | 1,260 00 | 1,450 00 |
| 1 | 1 | Chief Draughtsman | 3,000 00 | 3,000 00 |
| 1 | 1 | Draughtsman | 1,500 00 | 1,400 00 |
| 1 | 1 | Senior Supplies Clerk | 2,600 00 | 2,500 00 |
| 3 | 3 | Supplies Clerks: 1 at $1,600; 1 at $1,250; 1 at $1,200 | 4,050 00 | 3,940 00 |
| 1 | 1 | Principal Account Clerk | 2,500 00 | 2,400 00 |
| 3 | 3 | Senior Account Clerks: 1 at $2,000; 1 at $1,900, 1 at $1,440 | 5,340 00 | 5,080 00 |
| 1 | 1 | Account Clerk | 960 00 | 900 00 |
| 1 | 1 | Junior Account Clerk | 1,500 00 | 1,400 00 |
| 9 | 8 | Clerk Bookkeepers: 1 at $2,100; 1 at $1,550; 2 at $1,500; 1 at $1,320; 1 at $1,260; 1 at $1,080; 2 at $1,020 | 12,350 00 | 10,810 00 |
| 1 | 1 | Junior Clerk Bookkeeper | 780 00 | 720 00 |
| 1 | 1 | Senior Audit Clerk | 1,900 00 | 1,800 00 |
| 7 | 7 | Clerk Stenographers: 2 at $1,500; 5 at $1,440 | 10,200 00 | 9,780 00 |
| 14 | 13 | Clerk Stenographers: 1 at $1,600; 4 at $1,300; 1 at $1,260; 1 at $1,200; 2 at $1,150; 2 at $1,080; 2 at $1,020; 1 at $960 | 16,720 00 | 15,640 00 |
| 12 | 4 | Junior Clerk Stenographers: 1 at $1,200; 1 at $1,000; 3 at $960; 1 at $950; 4 at $900; 1 at $780; 1 at $660 | 11,070 00 | 3,340 00 |
| 1 | 1 | Head Clerk | 3,200 00 | 3,100 00 |
| 5 | 5 | Principal Clerks: 1 at $2,800; 1 at $2,280; 2 at $2,160; 1 at $2,040 | 11,440 00 | 10,080 00 |
| 5 | 5 | Senior Clerks: 1 at $2,800; 1 at $1,600; 3 at $1,440 | 8,720 00 | 8,440 00 |
| 6 | 5 | Clerks: 3 at $1,300; 1 at $1,260; 2 at $1,020 | 7,200 00 | 6,010 00 |
| 1 | 1 | Principal File Clerk | 2,800 00 | 2,800 00 |
| 119 | 106 | .....Carried forward | 244,190 00 | 215,150 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF MARINE AND FISHERIES—*Continued.* | $ cts. | $ cts. |
| 119 | 106 | .....Brought forward..... | 244,190 00 | 215,150 00 |
| | | *Marine*—Concluded. | | |
| 1 | 1 | Senior File Clerk..... | 1,600 00 | 1,550 00 |
| 6 | 5 | File Clerks: 1 at $1,600; 3 at $1,300; 1 at $1,250; 1 at $1,020 | 7,770 00 | 6,650 00 |
| 5 | 4 | Junior File Clerks: 2 at $1,000; 1 at $840; 2 at $600..... | 4,040 00 | 3,200 00 |
| 3 | 3 | Clerk Typists: 1 at $1,260; 1 at $1,200; 1 at $1,150..... | 3,610 00 | 3,440 00 |
| 1 | 1 | Junior Clerk Typist..... | 1,300 00 | 1,300 00 |
| 1 | 1 | Junior Stenographer Bookkeeper..... | 1,000 00 | 950 00 |
| 1 | 1 | Senior Messenger..... | 1,080 00 | 1,080 00 |
| 2 | 2 | Messenger Clerks: 2 at $1,000..... | 2,000 00 | 1,950 00 |
| 1 | | Confidential Messenger..... | 960 00 | |
| 1 | | Office Boy..... | 600 00 | |
| | | Allowance for Private Secretary..... | 600 00 | 600 00 |
| 141 | 124 | | 268,750 00 | 235,870 00 |
| | | *Contingencies* | | |
| | | Printing and Stationery..... | 13,870 00 | 11,000 00 |
| | | Sundries..... | 30,000 00 | 48,000 00 |
| | | | 43,870 00 | 59,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF MARINE AND FISHERIES—*Concluded.* | $ cts. | $ cts. |
| | | *Fisheries.* | | |
| 1 | 1 | Assistant Deputy Minister | 4,500 00 | 4,200 00 |
| 2 | 2 | Fisheries Specialists: 1 at $4,000.00; 1 at $3,420 | 7,420 00 | 7,420 00 |
| 1 | 1 | Chief Accountant: 1 at $3,500 | 3,500 00 | 3,400 00 |
| 1 | 1 | Superintendent of Fish Culture: 1 at $3,240 | 3,240 00 | 3,120 00 |
| 1 | 1 | Chief Inspector of Fishing, Curing and Packing: 1 at $2,880 | 2,880 00 | 2,880 00 |
| 3 | 3 | Engineers: 1 at $2,880; 1 at $2,220; 1 at $1,800 | 6,900 00 | 6,660 00 |
| 1 | 1 | Chief of Records: 1 at $2,800 | 2,800 00 | 2,700 00 |
| 1 | 3 | Head Clerks: 1 at $2,640 | 2,640 00 | 7,320 00 |
| 1 | 1 | Inspector of Hatcheries: 1 at $2,640 | 2,640 00 | 2,520 00 |
| 1 | 1 | Assistant Zoologist: 1 at $2,400 | 2,400 00 | 2,300 00 |
| 1 | 1 | Fish Marketing Specialist: 1 at $2,340 | 2,340 00 | 2,200 00 |
| 1 | 1 | Senior Translator: 1 at $2,040 | 2,040 00 | 1,920 00 |
| 4 | 4 | Principal Clerks: 1 at $2,280; 3 at $2,040 | 8,400 00 | 8,040 00 |
| 7 | 7 | Senior Clerks: 1 at $2,100; 1 at $1,500; 4 at $1,440; 1 at $1,320 | 10,680 00 | 10,440 00 |
| 16 | 12 | Clerks: 1 at $1,300; 2 at $1,140; 7 at $1,080; 3 at $1,020; 3 at $960 | 17,080 00 | 12,360 00 |
| 18 | 8 | Junior Clerks: 1 at $840; 2 at $780; 3 at $720; 4 at $660; 8 at $600 | 12,000 00 | 5,400 00 |
| 1 | | Messenger Clerk: 1 at $600 | 600 00 | |
| 61 | 48 | | 92,060 00 | 82,880 00 |
| | | *Contingencies.* | | |
| | | Clerical and other assistance | 10,000 00 | |
| | | Printing and Stationery | 5,000 00 | |
| | | Sundries | 10,000 00 | 10,000 00 |
| | | | 25,000 00 | 10,000 00 |
| | | SUMMARY. | | |
| | | Total Marine Service Salaries | 268,750 00 | 235,870 00 |
| | | Total Fisheries Service Salaries | 92,060 00 | 82,880 00 |
| | | | 360,810 00 | 318,750 00 |
| | | Total Marine Service Contingencies | 43,870 00 | 59,000 00 |
| | | Total Fisheries Service Contingencies | 25,000 00 | 10,000 00 |
| | | | 68,870 00 | 69,000 00 |

Note: Fisheries Service Salaries and Contingencies voted for 1920-21 under Naval Service.

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF NAVAL SERVICE. | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 3,900 00 | 3,900 00 |
| 1 | 1 | Chief Hydrographer | 4,800 00 | 4,200 00 |
| 1 | 1 | Chief Accountant | 4,380 00 | 4,260 00 |
| 1 | 1 | Director, Radiotelegraph Service | 4,200 00 | 3,900 00 |
| 1 | 1 | Chief Tidal Surveyor | 4,200 00 | 3,700 00 |
| 1 | 1 | Director of Naval Stores | 3,840 00 | 3,660 00 |
| 2 | 3 | Hydrographers: 1 at $3,600; 1 at $3,120 | 6,720 00 | 9,260 00 |
| 2 | | Assistant Hydrographers: 1 at $2,800; 1 at $2,640 | 5,440 00 | |
| 3 | 2 | Junior Hydrographers: 1 at $2,040; 1 at $1,920; 1 at $1,800 | 5,760 00 | 4,200 00 |
| | 1 | Purchasing Agent | | 3,060 00 |
| 2 | | Chief Clerks: 1 at $3,240; 1 at $3,120 | 6,360 00 | |
| 1 | 1 | Division Superintendent, Radiotelegraph Service | 2,880 00 | 2,760 00 |
| 1 | 1 | Radio. Electrical Engineer | 2,880 00 | 2,760 00 |
| 4 | 2 | Head Clerks: 1 at $2,640; 2 at $2,520; 1 at $2,400 | 10,080 00 | 4,920 00 |
| | 1 | Accountant | | 2,640 00 |
| 1 | 1 | Principal Translator | 2,640 00 | 2,520 00 |
| 2 | 2 | Senior Tidal and Current Surveyors: 2 at $2,520 | 5,040 00 | 4,460 00 |
| 1 | 1 | Assistant Architect | 2,460 00 | 2,100 00 |
| 1 | 1 | Assistant Radio. Electrical Engineer | 2,340 00 | 2,220 00 |
| 1 | | Assistant Engineer | 2,220 00 | |
| | 1 | Junior Accountant | | 2,300 00 |
| 1 | 1 | Radio. Examiner | 2,100 00 | 1,680 00 |
| 3 | 3 | Principal Account Clerks: 2 at $2,040; 1 at $1,920 | 6,000 00 | 5,760 00 |
| 3 | 2 | Principal Clerks: 1 at $2,160; 2 at $1,920 | 6,000 00 | 4,540 00 |
| 1 | 1 | Principal Clerk Book-keeper | 1,920 00 | 1,920 00 |
| 1 | 1 | Principal File Clerk | 2,040 00 | 1,920 00 |
| 1 | 1 | Principal Map Draftsman | 2,700 00 | 2,600 00 |
| 1 | 1 | Storekeeper | 2,040 00 | 1,920 00 |
| 1 | 1 | Junior Tidal and Current Surveyor | 1,920 00 | 1,800 00 |
| 1 | 1 | Junior Radio. Electrical Engineer | 1,920 00 | 1,800 00 |
| | 3 | Junior Engineers | | 5,400 00 |
| 3 | 2 | Senior Map Draftsmen: 2 at $2,100; 1 at $2,040 | 6,240 00 | 3,900 00 |
| | 2 | Junior Purchasing Agents | | 3,360 00 |
| 1 | | Senior Draftsman | 1,680 00 | |
| 1 | | Translator | 1,320 00 | |
| 5 | 4 | Senior Account Clerks: 2 at $1,440; 3 at $1,380 | 7,020 00 | 5,820 00 |
| 5 | 4 | Senior Clerks: 1 at $1,500; 2 at $1,380; 2 at $1,320 | 6,900 00 | 5,650 00 |
| 2 | 2 | Senior Clerk Book-keepers: 2 at $1,440 | 2,880 00 | 2,880 00 |
| 7 | 5 | Senior Clerk Stenographers: 1 at $1,500; 4 at $1,440; 1 at $1,380; 1 at $1,320 | 9,960 00 | 6,900 00 |
| 3 | 5 | Senior File Clerks: 3 at $1,440 | 4,320 00 | 6,900 00 |
| 1 | | Senior Stores Clerk | 1,380 00 | |
| 1 | 1 | Map Draftsman | 1,600 00 | 1,550 00 |
| 5 | 4 | Account Clerks: 1 at $1,500; 1 at $1,080; 2 at $1,020; 1 at $960 | 5,580 00 | 4,640 00 |
| 3 | 1 | Audit Clerks: 2 at $1,080; 1 at $960 | 3,120 00 | 1,020 00 |
| 5 | 5 | Clerks: 1 at $2,100; 1 at $1,500; 1 at $1,020; 2 at $960 | 6,540 00 | 6,880 00 |
| 1 | 1 | Clerk Book-keeper | 1,080 00 | 1,200 00 |
| 11 | 10 | Clerk Stenographers: 1 at $1,140; 9 at $1,080; 1 at $1,020 | 11,880 00 | 10,320 00 |
| 1 | 1 | Clerk Typist | 1,080 00 | 1,020 00 |
| 6 | 3 | File Clerks: 4 at $1,080; 2 at $1,020 | 6,360 00 | 3,060 00 |
| 1 | | Stores Clerk | 1,020 00 | |
| 1 | 1 | Supplies Clerk | 1,200 00 | 1,050 00 |
| 1 | | Duplicating Machine Operator | 1,020 00 | |
| 1 | | Junior Account Clerk | 780 00 | |
| 1 | | Junior Audit Clerk | 600 00 | |
| 3 | 9 | Junior Clerks: 1 at $800; 2 at $600 | 2,000 00 | 6,120 00 |
| 4 | 6 | Junior Clerk Stenographers: 3 at $660; 1 at $600 | 2,580 00 | 4,550 00 |
| 5 | 4 | Junior Clerk Typists: 1 at $900; 1 at $780; 1 at $750; 1 at $660; 1 at $600 | 3,690 00 | 2,910 00 |
| 1 | 2 | Junior File Clerk | 780 00 | 1,550 00 |
| 1 | 1 | Senior Messenger | 1,080 00 | 1,050 00 |
| 4 | 4 | Messenger Clerks: 2 at $1,000; 1 at $900; 1 at $720 | 3,620 00 | 3,720 00 |
| | | *Amount not required for 1921-22* | | 2,000 00 |
| 125 | 116 | *Contingencies.* | 210,090 00 | 190,210 00 |
| | | Stationery, Printing, Temporary Clerks, Travelling Expenses, Telegrams, Telephone Tolls, etc. | 40,000 00 | 40 000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | | $ cts. | $ ct. |
| | | DEPARTMENT OF RAILWAYS AND CANALS. | | |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Chief Engineer | 8,000 00 | 6,000 00 |
| 1 | 1 | Solicitor and Counsel | 5,000 00 | 5,000 00 |
| 1 | 1 | Comptroller | 4,800 00 | 4,500 00 |
| 1 | 1 | Secretary | 3,840 00 | 3,660 00 |
| 1 | 1 | Right of Way Agent | 4,800 00 | 4,500 00 |
| 1 | 1 | Asst. Chief Engineer | 5,400 00 | 5,100 00 |
| 1 | 1 | Assistant Solicitor | 3,840 00 | 3,660 00 |
| 1 | 1 | Assistant Deputy Minister | 4,425 00 | 4,093 55 |
| 1 | 1 | Assistant Comptroller | 3,600 00 | 3,420 00 |
| 2 | 2 | General Assistant Engineers—at $4,800 | 9,600 00 | 9,000 00 |
| 1 | 1 | Senior Electric Engineer | 4,800 00 | 4,500 00 |
| 1 | 1 | Senior Hydraulic Engineer | 4,800 00 | 4,500 00 |
| 1 | 1 | Senior Office Engineer | 3,660 00 | 3,480 00 |
| 1 | 1 | Bridge and Structural Engineer | 3,540 00 | 3,360 00 |
| 2 | 2 | Accountants: 1 at $3,900; 1 at $2,640 | 6,540 00 | 6,320 00 |
| 1 | 1 | Assistant Purchasing Agent | 2,520 00 | 2,400 00 |
| 4 | 4 | Travelling Auditors: 2 at $2,640; 2 at $2,520 | 10,320 00 | 9,840 00 |
| 1 | 1 | Record Searcher | 2,800 00 | 2,800 00 |
| | 1 | Head Statistical Clerk | | 4,000 00 |
| | 1 | Office Engineer | | 3,000 00 |
| | 1 | Hydraulic and Bridge Engineer | | 2,800 00 |
| 4 | 1 | Head Clerks: 1 at $3,000; 3 at $2,400 | 10,200 00 | 2,900 00 |
| 1 | | Head File Clerk | 2,400 00 | |
| 1 | | Hydraulic Engineer | 2,700 00 | |
| 1 | 1 | Junior Accountant | 1,920 00 | 1,800 00 |
| 1 | 1 | Principal Account Clerk | 925 00 | 3,600 00 |
| 1 | 1 | Principal Draftsman | 2,460 00 | 2,340 00 |
| 1 | 1 | Assistant Right-of-Way Agent | 2,340 00 | 2,340 00 |
| | 2 | Principal Clerks | | 4,080 00 |
| | 1 | Law Clerk | | 1,920 00 |
| | 1 | Principal File Clerk | | 2,800 00 |
| 1 | 1 | Junior Purchasing Agent | 1,925 00 | 1,825 00 |
| 1 | 1 | Senior Draftsman | 1,920 00 | 1,800 00 |
| 1 | 1 | Junior Hydrometric Engineer | 1,740 00 | 952 00 |
| 3 | 3 | Secretaries to Executive: 1 at $1,860; 1 at $1,770; 1 at $1,740 | 5,370 00 | 4,085 00 |
| 1 | 1 | Senior Law Clerk | 1,680 00 | 1,680 00 |
| 1 | 1 | Senior Law Clerk-Stenographer | 1,560 00 | 1,500 00 |
| 3 | 2 | Senior Account Clerks: 1 at $1,600; 1 at $1,500; 1 at $1,440 | 4,540 00 | 1,770 83 |
| 1 | | Senior Supplies Clerk | 1,320 00 | |
| 1 | | Senior Clerk-Typist | 1,320 00 | |
| 10 | 4 | Senior Clerk-Stenographers: 4 at $1,440; 6 at $1,320 | 13,680 00 | 5,520 00 |
| 4 | 4 | Senior File Clerks: 2 at $1,600; 2 at $1,500 | 6,200 00 | 6,480 00 |
| 1 | 1 | Translator | 1,680 00 | 1,680 00 |
| 2 | 3 | Draftsmen, 2 at $1,600 | 3,200 00 | 4,800 00 |
| 3 | 5 | Account Clerks: 1 at $1,140; 1 at $1,020; 1 at $960 | 3,120 00 | 7,360 00 |
| 1 | 1 | Clerk Book-keeper | 1,020 00 | 433 55 |
| 1 | 1 | Clerk | 1,250 00 | 1,200 00 |
| 1 | 2 | File Clerk | 1,300 00 | 2,900 00 |
| 8 | 14 | Clerk-Stenographers: 3 at $1,080; 1 at $1,200; 1 at $1,140; 1 at $1,020; 1 at $960; 1 at $1,300 | 8,860 00 | 14,954 98 |
| 4 | 6 | Clerk-Typists: 1 at $1,300; 1 at $1,250; 1 at $1,200; 1 at $1,100 | 4,850 00 | 7,500 00 |
| | 2 | Supplies Clerks | | 2,620 00 |
| 1 | 1 | Junior File Clerk | 1,300 00 | 1,300 00 |
| 4 | 6 | Junior Clerk-Typists: 1 at $1,250; 1 at $1,200; 1 at $1,000; 1 at $660 | 4,110 00 | 6,250 00 |
| 2 | 2 | Confidential Messengers: 2 at $1,200 | 2,400 00 | 2,280 00 |
| 6 | 6 | Messenger Clerks: 4 at $1,000; 1 at $900; 1 at $950 | 5,850 00 | 5,600 00 |
| | | Allowance, Private Secretary | 600 00 | 600 00 |
| 95 | 104 | | 202,025 00 | 208,804 91 |
| | | *Contingencies.* | | |
| | | Printing and Stationery | 13,000 00 | 13,000 00 |
| | | Sundries | 10,000 00 | 10,000 00 |
| | | Clerical and Other assistance | 5,000 00 | 5,000 00 |
| | | | 28,000 00 | 28,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF PUBLIC WORKS. | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 5,100 00 | 5,100 00 |
| 1 | 1 | Secretary | 4,155 00 | 4,020 00 |
| 1 | 1 | Chief Architect | 5,100 00 | 5,100 00 |
| 1 | 1 | Chief Engineer | 5,100 00 | 5,100 00 |
| 1 | 1 | Assistant Chief Engineer | 5,400 00 | 5,100 00 |
| 1 | 1 | Assistant Chief Architect | 4,440 00 | 4,260 00 |
| 1 | 1 | Dominion Consulting Architect | 4,000 00 | 4,000 00 |
| 1 | 1 | Senior Accountant | 4,000 00 | 4,000 00 |
| 1 | 1 | Clerk of Estimates | 4,020 00 | 3,840 00 |
| 1 | 1 | Purchasing Agent | 4,000 00 | 4,000 00 |
| 1 | 1 | General Superintendent, Telegraph Service | 3,960 00 | 3,780 00 |
| 1 | 1 | Departmental Solicitor | 3,840 00 | 3,660 00 |
| 1 | 1 | Collector of Revenue | 3,700 00 | 3,600 00 |
| 1 | 1 | Senior Engineer | 4,140 00 | 4,140 00 |
| 1 | 1 | Mechanical Superintendent of dredges | 3,660 00 | 3,480 00 |
| 1 | 1 | General Engineer | 3,360 00 | 3,180 00 |
| 1 | 1 | District Engineer (Grade 1) | 3,420 00 | 3,240 00 |
| 2 | 2 | Supervising Architects: 2 at $3,660 | 7,320 00 | 6,960 00 |
| 1 | 1 | Structural Engineer | 3,240 00 | 3,240 00 |
| 2 | 2 | Chief Draftsmen: 1 at $3,600; 1 at $3,000 | 6,600 00 | 6,500 00 |
| 1 | 1 | Assistant Secretary | 3,075 00 | 3,000 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 1 | 1 | Supt. Government Buildings (Ottawa) | 3,120 00 | 3,000 00 |
| 2 | 2 | Senior Construction Architects: 2 at $3,060 | 6,120 00 | 5,760 00 |
| 1 | 1 | Supervisor of Building Materials Laboratory | 3,060 00 | 2,880 00 |
| 1 | 1 | Precise Levelling Engineer | 3,000 00 | 3,000 00 |
| 2 | 2 | Architects (Fittings): 2 at $3,000 | 6,000 00 | 5,760 00 |
| 1 | 1 | Senior Assistant Architect | 3,000 00 | 2,880 00 |
| 1 | 1 | Maintenance Architect | 3,000 00 | 2,880 00 |
| 1 | 1 | Test Borings Engineer | 2,880 00 | 2,760 00 |
| 2 | 2 | Head Clerks: 2 at $2,880 | 5,760 00 | 5,760 00 |
| | 1 | Senior Mechanical Engineer (Heating and Ventilation) | | 2,800 00 |
| 1 | 2 | Law Clerk | 2,800 00 | 5,600 00 |
| 2 | 2 | Principal Clerks: 1 at $2,800; 1 at $2,600 | 5,400 00 | 5,300 00 |
| 1 | 1 | Assistant Superintendent of Government Buildings | 2,800 00 | 2,800 00 |
| 4 | 4 | Junior Accountants: 3 at $2,800; 1 at $2,280 | 10,680 00 | 10,680 00 |
| 1 | 1 | Private Secretary to Minister | 2,100 00 | 2,100 00 |
| 2 | 2 | Travelling Paymasters: 1 at $2,600; 1 at $2,375 | 4,975 00 | 4,800 00 |
| 2 | 1 | Construction Architects: 1 at $2,640; 1 at $2,520 | 5,160 00 | 2,520 00 |
| 1 | 1 | Principal Translator | 2,640 00 | 2,520 00 |
| 1 | 1 | Appraisal Architect | 2,640 00 | 2,520 00 |
| 2 | 2 | Assistant General Superintendents, Telegraph Service: 2 at $2,580 | 5,160 00 | 4,920 00 |
| 1 | 1 | Assistant Purchasing Agent | 2,580 00 | 2,400 00 |
| 2 | 2 | Assistant Structural Engineers: 1 at $2,460; 1 at $2,340 | 4,800 00 | 4,560 00 |
| 1 | 1 | Architectural Modeller | 2,400 00 | 2,280 00 |
| 3 | 3 | Assistant Engineers: 2 at $2,460; 1 at $2,340 | 7,260 00 | 6,900 00 |
| 2 | 2 | Assistant Electrical Engineers: 2 at $2,340 | 4,680 00 | 4,440 00 |
| 1 | 1 | Building Lease Agent | 2,340 00 | 2,220 00 |
| 8 | 8 | Assistant Architects, 8 at $2,340 | 18,720 00 | 17,760 00 |
| 4 | 4 | Principal Account Clerks: 2 at $2,800; 2 at $2 040 | 9,680 00 | 9,440 00 |
| 1 | 1 | Architectural Specification Writer | 2,325 00 | 2,200 00 |
| 2 | 2 | Assistant Mechanical Engineers: 1 at $2,380; 1 at $2,100 | 4,480 00 | 4,420 00 |
| 3 | 3 | Clerk of Works (Grade III): 1 at $2,280; 2 at $2,160 | 6,600 00 | 6,240 00 |
| 3 | 2 | Junior Mechanical Engineers: 1 at $2,100; 1 at $1,800; 1 at $1,680 | 5,580 00 | 3,800 00 |
| 2 | 2 | Principal File Clerks: 1 at $2,280; 1 at $1,800 | 4,080 00 | 4,960 00 |
| 1 | 1 | General Construction Foreman | 2,160 00 | 2,040 00 |
| 1 | 1 | Assistant Architectural Specification Writer | 2,100 00 | 2,050 00 |
| 1 | 1 | Senior Law Clerk Stenographer | 2,100 00 | 2,100 00 |
| | 1 | Sanitary Engineer | | 2,100 00 |
| 1 | 1 | Senior Translator | 2,040 00 | 1,920 00 |
| 1 | 1 | Senior Photographer | 1,920 00 | 1,800 00 |
| 1 | 1 | Junior Purchasing Agent | 1,800 00 | 1,680 00 |
| 93 | 94 | Carried forward | 268,750 00 | 264,910 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details | Salaries. | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF PUBLIC WORKS—*Continued.* | $ cts. | $ cts. |
| 93 | 94 | .....Brought forward..... | 268,750 00 | 264,910 00 |
| 1 | 1 | Associate Chemist..... | 1,800 00 | 1,400 00 |
| 1 | 1 | Secretary to Executive..... | 1,740 00 | 1,620 00 |
| 4 | 4 | Senior Draftsmen, 3 at $2,100; 1 at $1,920..... | 8,220 00 | 8,100 00 |
| 3 | 3 | Photographers, 3 at $1,500..... | 4,500 00 | 4,320 00 |
| 4 | 4 | Senior File Clerks: 1 at $2,000; 1 at $1,680; 1 at $1,640; 1 at $1,440 | 6,760 00 | 6,520 00 |
| 2 | 2 | Testers of building materials: 2 at $1,920..... | 3,840 00 | 3,600 00 |
| 2 | 2 | Assistant testers of building materials: 1 at $2,100; 1 at $1,140 | 3,240 00 | 3,180 00 |
| 1 | 2 | Junior Engineer: 1 at $1,900..... | 1,900 00 | 3,400 00 |
| 16 | 16 | Junior Architects: 3 at $2,100; 3 at $2,040; 8 at $1,920; 2 at $1,900 | 31,580 00 | 29,740 00 |
| 1 | 1 | Senior Quantity Surveyor..... | 1,740 00 | 1,680 00 |
| 6 | 6 | Draftsmen: 2 at $1,600; 4 at $1,500..... | 9,200 00 | 8,960 00 |
| 5 | 4 | Architectural Draftsmen: 1 at $1,800; 2 at $1,500; 2 at $1,450 | 7,700 00 | 5,400 00 |
| 1 | 1 | Registration Clerk..... | 1,600 00 | 1,600 00 |
| 1 | 1 | Timekeeper..... | 1,600 00 | 1,600 00 |
| 11 | 11 | Senior Account Clerks: 1 at $2,800; 3 at $2,100; 1 at $1,525; 1 at $1,500; 1 at $1,475; 4 at $1,440 | 19,360 00 | 18,720 00 |
| 1 | 1 | Ship Draftsman..... | 1,500 00 | 1,440 00 |
| | 1 | Analyst of Building Materials..... | | 1,380 00 |
| 3 | 3 | Senior Clerk Bookkeepers: 1 at $2,500; 2 at $2,100..... | 6,700 00 | 6,600 00 |
| 8 | 10 | Senior Clerks: 1 at $2,500; 1 at $2,400; 4 at $2,100; 1 at $1,600; 1 at $1,365 | 16,265 00 | 17,370 00 |
| 8 | 9 | Senior Clerk Stenographers: 1 at $2,100; 1 at $1,900; 1 at $1,875; 1 at $1,680; 1 at $1,500; 3 at $1,440 | 13,375 00 | 14,460 00 |
| 1 | 1 | Photostat Operator..... | 1,300 00 | 1,300 00 |
| 9 | 9 | Account Clerks: 1 at $1,900; 1 at $1,825; 1 at $1,500; 1 at $1,375; 1 at $1,300; 3 at $1,200; 1 at $990..... | 12,490 00 | 11,950 00 |
| 1 | 1 | Law Clerk Stenographer..... | 1,200 00 | 1,140 00 |
| 10 | 10 | Clerks: 5 at $1,600; 1 at $1,450; 2 at $1,300; 1 at $1,080; 1 at $975 | 14,105 00 | 15,820 00 |
| 1 | 1 | Audit Clerk..... | 1,080 00 | 1,020 00 |
| 9 | 9 | Clerk Bookeepers: 1 at $2,100; 1 at $2,000; 3 at $1,600; 1 at $1,500; 2 at $1,450; 1 at $1,425..... | 14,725 00 | 14,100 00 |
| 2 | 2 | Supplies Clerks; 1 at $1,300; 1 at $1,080..... | 2,380 00 | 2,320 00 |
| 31 | 27 | Clerk Stenographers: 1 at $1,575; 1 at $1,525; 1 at $1,320; 4 at $1,300; 5 at $1,250; 1 at $1,200; 1 at $1,155; 4 at $1,150; 1 at $1,110; 9 at $1,080; 3 at $960..... | 36,535 00 | 30,830 00 |
| 1 | 1 | Stenographer Bookkeeper..... | 1,200 00 | 1,140 00 |
| 6 | 6 | Clerk Typists: 4 at $1,300; 2 at $1,080..... | 7,360 00 | 7,240 00 |
| 2 | 1 | Junior Clerks: 1 at $1,300; 1 at $975..... | 2,275 00 | 1,300 00 |
| 1 | | Junior Architectural Draftsman..... | 1,020 00 | |
| 2 | 3 | Process Printers: 1 at $1,300; 1 at $1,200..... | 2,500 00 | 2,390 00 |
| 10 | 10 | File Clerks: 1 at $2,100; 2 at $1,600; 1 at $1,500; 1 at $1,475; 4 at $1,300; 1 at $990..... | 14,465 00 | 13,250 00 |
| 1 | 1 | Junior Audit Clerk..... | 850 00 | 800 00 |
| 19 | 14 | Junior Clerk Stenographers: 2 at $1,000; 3 at $962.50; 1 at $950; 2 at $925; 4 at $900; 1 at $725; 1 at $720; 2 at $645; 3 at $600..... | 15,822 50 | 12,437 50 |
| 5 | 5 | Junior File Clerks: 1 at $1,600; 1 at $1,500; 2 at $1,300; 1 at $925..... | 6,625 00 | 6,450 00 |
| 6 | 4 | Junior Clerk Typists: 1 at $1,300; 1 at $912.50; 1 at $780; 1 at $720; 2 at $660..... | 4,912 50 | 4,050 00 |
| 2 | 1 | Junior Clerk Bookkeepers: 1 at $690; 1 at $720..... | 1,410 00 | 660 00 |
| 1 | 1 | Confidential Messenger..... | 1,080 00 | 1,020 00 |
| 3 | 3 | Senior Messenger Clerks: 3 at $1,080..... | 3,240 00 | 3,240 00 |
| 16 | 16 | Messenger Clerks: 5 at $1,000; 2 at $975; 1 at $950; 2 at $937.50; 1 at $887.50; 1 at $800; 1 at $637.50; 1 at $625; 2 at $900..... | 14,525 00 | 12,850 00 |
| 1 | | Chauffeur..... | 1,300 00 | |
| | 43 | Vacancies..... | | 23,292 50 |
| | | To provide for appointments if required..... | 5,000 00 | |
| | | Allowance for private secretary..... | 600 00 | 600 00 |
| 312 | 346 | .....Carried forward..... | 579,370 00 | 575,200 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF PUBLIC WORKS—*Concluded.* | $ cts | $ cts |
| 312 | 346 | .....Brought forward..... | 579,370 00 | 575,200 00 |
| | | *National Gallery of Canada.* | | |
| 1 | 1 | Director, National Gallery..... | 3,900 00 | 3,600 00 |
| 1 | | Curator of Prints..... | 3,000 00 | |
| 1 | 1 | Secretary National Gallery..... | 1,980 00 | 1,800 00 |
| 1 | 1 | Museum Assistant..... | 1,500 00 | 1,500 00 |
| 1 | 1 | Junior Departmental Librarian..... | 1,080 00 | 1,020 00 |
| 2 | | Museum Helpers; 2 at $1,080..... | 2,160 00 | |
| 2 | | Clerk Stenographers; 1 at $960; 1 at $780..... | 1,740 00 | |
| 1 | | Junior Clerk..... | 900 00 | |
| 3 | | Art Gallery Attendants; 3 at $960..... | 2,880 00 | |
| 325 | 350 | | 598,510 00 | 583,120 00 |
| | | *Contingencies.* | | |
| | | Printing and Stationery..... | 17,000 00 | 18,000 00 |
| | | Clerical and Other Assistance..... | 15,000 00 | 19,000 00 |
| | | Travelling Expenses..... | 48,000 00 | 37,000 00 |
| | | Sundries..... | 5,000 00 | 5,000 00 |
| | | | 85,000 00 | 79,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF MINES | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Chief Inspector of Explosives | 5,000 00 | 5,000 00 |
| 1 | 1 | Director, Victoria Memorial Museum and Editor-in-Chief | 4,800 00 | 1,600 00 |
| 1 | 1 | Director, Geological Survey | 4,575 00 | 4,700 00 |
| 1 | 1 | Director, Mines Branch | 3,900 00 | 4,500 00 |
| 11 | 11 | Geologists: 3 at $4,200; 3 at $3,900; 2 at $3,525; 3 at $3,300 | 41,250 00 | 41,400 00 |
| 1 | 1 | Chief, Division of Invertebrate Palaeontology | 4,200 00 | 3,900 00 |
| 1 | 1 | Chief, Division of Anthropology | 4,200 00 | 3,900 00 |
| 1 | 1 | Archaeologist | 4,200 00 | 3,900 00 |
| 1 | 1 | Ornithologist | 3,900 00 | 3,600 00 |
| 1 | 1 | Botanist | 3,300 00 | 3,300 00 |
| 1 | 1 | Vertebrate Palaeontologist | 3,300 00 | 3,300 00 |
| 1 | 1 | Chief Topographical Engineer | 3,840 00 | 3,840 00 |
| 1 | 1 | Chief, Division of Fuel Testing | 3,700 00 | 3,600 00 |
| 1 | 1 | Chief, Division Ore Dressing and Metallurgy | 3,480 00 | 3,300 00 |
| 1 | 1 | Chief, Division of Mineralogy | 3,600 00 | 3,500 00 |
| 1 | 1 | Chief Explosives Chemist | 4,000 00 | 4,000 00 |
| 1 | 1 | Chief, Bureau of Metalliferous Mines | 3,700 00 | 3,600 00 |
| 1 | 1 | Chief, Bureau of Non-Metalliferous Mines | 3,600 00 | 3,500 00 |
| 1 | 1 | Chief, Division of Mine Borings | 3,100 00 | 3,000 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 1 | 1 | Chief, Mines Chemical Laboratory | 3,700 00 | 3,600 00 |
| 1 | 1 | Superintendent Fuel Testing Laboratory | 3,240 00 | 3,060 00 |
| 1 | 1 | Chief, Bureau of Ceramics | 3,500 00 | 3,400 00 |
| 2 | 2 | Chief Map Draftsmen: 1 at $3,700; 1 at $3,000 | 6,700 00 | 6,600 00 |
| 10 | 10 | Associate Geologists: 1 at $2,940; 6 at $2,670; 3 at $2,580 | 26,700 00 | 27,440 00 |
| 2 | 2 | Associate Ethnologists: 1 at $3,120; 1 at $2,625 | 5,745 00 | 5,520 00 |
| 2 | 2 | Associate Zoologists: 1 at $2,940; 1 at $2,580 | 5,520 00 | 5,340 00 |
| 1 | 1 | Associate Invertebrate Palaeontologist | 2,715 00 | 2,900 00 |
| 1 | 1 | Associate Palaeobotanist | 2,625 00 | 2,700 00 |
| 1 | 1 | Superintendent, Ore Dressing and Metallurgical Laboratory | 2,580 00 | 2,580 00 |
| 1 | 1 | Fuel Efficiency Examiner | 2,580 00 | 2,900 00 |
| 9 | 8 | Chemists: 5 at $2,760; 4 at $2,520 | 23,880 00 | 20,760 00 |
| 1 | 1 | Accountant | 2,520 00 | 3,600 00 |
| 1 | 1 | Statistician | 3,500 00 | 3,400 00 |
| 2 | 1 | Inspectors of Explosives: 1 at $2,640; 1 at $2,400 | 5,040 00 | 2,520 00 |
| 1 | 1 | Analyst, Division of Mineralogy | 3,000 00 | 2,880 00 |
| 1 | 1 | Head Clerk | 2,640 00 | 2,520 00 |
| 1 | 1 | Peat Specialist | 2,460 00 | 2,340 00 |
| 1 | 1 | Chief Photographer | 2,460 00 | 2,340 00 |
| 8 | 8 | Topographical Engineers: 2 at $2,880; 3 at $2,400; 3 at $2,160 | 19,440 00 | 19,060 00 |
| 2 | 2 | Geodetic Engineers: 1 at $2,880; 1 at $2,160 | 5,040 00 | 4,920 00 |
| 1 | 1 | Chief, Division of Road Materials | 2,160 00 | 2,280 00 |
| 6 | 6 | Assistant Mining Engineers: 1 at $2,600; 3 at $2,500; 1 at $2,340; 1 at $2,100 | 14,540 00 | 14,020 00 |
| 1 | 1 | Technologist | 2,100 00 | 2,100 00 |
| 1 | 1 | Principal Map Draftsman | 2,800 00 | 2,700 00 |
| 1 | 1 | Supervisor, Map Publications | 2,800 00 | 2,900 00 |
| 4 | 4 | Assistant Geologists: 4 at $2,100 | 8,400 00 | 8,700 00 |
| 1 | 1 | Bibliographer | 2,800 00 | 2,900 00 |
| 1 | 1 | Chief Taxidermist and Herpetologist | 2,400 00 | 2,220 00 |
| 1 | 1 | Senior Copper Plate Map Engraver | 2,280 00 | 2,160 00 |
| 1 | 1 | Assistant Fuel Efficiency Examiner | 2,520 00 | 2,340 00 |
| 4 | 5 | Associate Chemists: 2 at $2,040; 2 at $1,800 | 7,680 00 | 9,490 00 |
| 1 | 1 | Senior Translator | 1,800 00 | 2,087 50 |
| 1 | 1 | Secretary, Mines Branch | 2,280 00 | 2,280 00 |
| 1 | 1 | Secretary, Geological Survey | 2,500 00 | 2,400 00 |
| 2 | 2 | Principal Statistical Clerks: 1 at $2,280; 1 at $2,160 | 4,440 00 | 4,480 00 |
| 1 | 1 | Research Clerk in Mineral Technology | 1,800 00 | 2,100 00 |
| 2 | 2 | Editors: 1 at $1,800; 1 at $2,800 | 4,600 00 | 4,600 00 |
| 3 | 3 | Artists: 1 at $2,800; 1 at $1,920; 1 at $1,680 | 6,400 00 | 6,180 00 |
| 1 | 1 | Assistant Ethnologist | 2,400 00 | 2,220 00 |
| 1 | 1 | Assistant Zoologist | 2,220 00 | 2,040 00 |
| 116 | 115 | .....Carried forward..... | 335,330 00 | 327,077 50 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF MINES—*Concluded.* | $ cts. | $ cts. |
| 116 | 115 | ..... Brought forward | 335,330 00 | 327,077 50 |
| 2 | 2 | Assistant Invertebrate Palaeontologists: 2 at $2,040 | 4,080 00 | 3,720 00 |
| 1 | 1 | Assistant Vertebrate Palaeontologist | 2,040 00 | 1,860 00 |
| 1 | 1 | Assistant Archaeologist | 2,040 00 | 1,860 00 |
| 2 | 2 | Assistant Mineralogists: 1 at $2,040; 1 at $1,920 | 3,960 00 | 3,720 00 |
| 1 | 1 | Assistant Ceramist | 1,680 00 | 1,680 00 |
| 2 | 2 | Junior Topographical Engineers: 2 at $1,680 | 3,360 00 | 3,380 00 |
| 1 | 1 | Junior Geodetic Engineer | 1,680 00 | 1,680 00 |
| 1 | 1 | Investigator, Division of Road Materials | 1,830 00 | 1,710 00 |
| 10 | 10 | Senior Map Draftsmen: 1 at $2,400; 6 at $2,100; 1 at $1,920; 2 at $1,900 | 20,720 00 | 20,300 00 |
| 1 | 1 | Custodian Surveying Equipment | 1,920 00 | 1,800 00 |
| 1 | 1 | Carpenter Foreman | 1,600 00 | 1,600 00 |
| 1 | 1 | Relief Map Maker | 2,100 00 | 2,100 00 |
| 1 | 1 | Junior Purchasing Agent | 1,770 00 | 1,650 00 |
| 1 | 1 | Assistant Editor | 1,680 00 | 1,560 00 |
| 1 | 1 | Senior Clerk Bookkeeper | 1,500 00 | 2,100 00 |
| 1 | 1 | Senior Account Clerk | 1,440 00 | 1,380 00 |
| 1 | 1 | Senior Clerk | 1,600 00 | 1,500 00 |
| 1 | 1 | Senior Clerk Typist | 1,500 00 | 1,400 00 |
| 5 | 5 | Senior Clerk Stenographers: 2 at $1,500; 2 at $1,440; 1 at $1,320 | 7,200 00 | 6,920 00 |
| 1 | 1 | Departmental Librarian | 1,350 00 | 1,320 00 |
| 1 | 1 | Mineralogical Collector-Preparator | 1,620 00 | 1,620 00 |
| 1 | 1 | Mechanical Draftsman | 1,260 00 | 1,600 00 |
| 6 | 7 | Map Draftsmen: 1 at $1,600; 5 at $1,260 | 7,900 00 | 9,240 00 |
| | 1 | Cartographer | | 1,300 00 |
| 1 | 1 | Engineering Clerk | 1,600 00 | 1,600 00 |
| 2 | 2 | Editorial Assistants: 1 at $2,100; 1 at $1,320 | 3,420 00 | 3,360 00 |
| 4 | 4 | Photographers: 1 at $1,600; 1 at $1,435; 1 at $1,425; 1 at $1,320 | 5,780 00 | 5,520 00 |
| 2 | 2 | Museum Assistants: 1 at $1,500; 1 at $1,440 | 2,940 00 | 2,820 00 |
| 1 | 1 | Herbarium Assistant | 1,260 00 | 1,200 00 |
| 1 | 1 | Lapidary | 1,140 00 | 1,200 00 |
| 1 | 1 | Junior Departmental Librarian | 1,525 00 | 1,425 00 |
| 3 | 3 | Account Clerks: 1 at $1,260; 1 at $1,200; 1 at $960 | 3,420 00 | 4,175 00 |
| 2 | 2 | Statistical Clerks: 1 at $1,300; 1 at $960 | 2,260 00 | 2,600 00 |
| 1 | 1 | File Clerk | 960 00 | 1,600 00 |
| 14 | 13 | Clerk Stenographers: 1 at $1,300; 2 at $1,200; 2 at $1,140; 4 at $1,080; 2 at $1,020; 3 at $960 | 15,220 00 | 13,740 00 |
| 1 | 1 | Clerk Typist | 1,200 00 | 1,140 00 |
| 2 | 2 | Supplies Clerks: 1 at $1,575; 1 at $960 | 2,535 00 | 2,500 00 |
| 2 | 2 | Clerks: 1 at $1,300; 1 at $960 | 2,260 00 | 2,300 00 |
| 4 | 4 | Library Assistants: 1 at $1,300; 3 at $960 | 4,180 00 | 4,260 00 |
| 1 | 1 | Caretaker | 1,080 00 | 1,080 00 |
| 1 | 1 | Junior Translator | 1,250 00 | 1,200 00 |
| 1 | 1 | Laboratory Assistant | 900 00 | 1,000 00 |
| | 5 | Vacancies (not required) | | 5,000 00 |
| 1 | 1 | Junior Account Clerk | 600 00 | 1,100 00 |
| 3 | 3 | Junior Clerk Stenographers: 1 at $962.50; 1 at $925; 1 at $615 | 2,502 50 | 2,387 50 |
| | 4 | Vacancies (not required) | | 2,800 00 |
| 3 | 3 | Junior Clerk Typists: 1 at $925; 1 at $630; 1 at $800 | 2,355 00 | 2,725 00 |
| 8 | 8 | Messenger Clerks: 2 at $1,000; 1 at $937.50; 1 at $925; 2 at $900; 1 at $840; 1 at $600 | 7,102 50 | 6,842 50 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 219 | 228 | | 477,250 00 | 478,252 50 |
| | | *Contingencies* | | |
| | | Department, Sundries | 2,000 00 | 2,000 00 |
| | | Mines Branch, Sundries | 2,000 00 | 2,000 00 |
| | | Geological Survey, Sundries | 2,000 00 | 2,000 00 |
| | | | 6,000 00 | 6,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | POST OFFICE DEPARTMENT | $ c. | $ c. |
| 1 | 1 | Deputy Postmaster General | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Postmaster General | 4,500 00 | 4,500 00 |
| 1 | 1 | Accountant | 4,000 00 | 4,000 00 |
| 1 | 1 | Controller, Postal Stores | 4,000 00 | 4,000 00 |
| 1 | 1 | Director of Railway Mail Service | 4,500 00 | 4,320 00 |
| 1 | 1 | Superintendent, Mail Contracts | 5,000 00 | 5,000 00 |
| 1 | 1 | Superintendent, Dominion Government Annuities | 4,000 00 | 4,000 00 |
| 1 | 1 | Departmental Accountant (Grade 3) | 4,000 00 | 4,000 00 |
| 1 | 1 | Superintendent, Postal Staff | 4,200 00 | 4,020 00 |
| 1 | 1 | Superintendent, Postage Stamp Branch | 3,700 00 | 3,600 00 |
| 1 | 1 | Secretary | 3,720 00 | 3,540 00 |
| 1 | 1 | Superintendent, Money Order Branch | 3,900 00 | 3,720 00 |
| 1 | 1 | Superintendent, Dead Letter Branch | 4,000 00 | 3,900 00 |
| 1 | 1 | Superintendent, Savings Bank Branch | 3,600 00 | 3,420 00 |
| 1 | 1 | Superintendent, Rural Mail Delivery | 3,200 00 | 3,100 00 |
| 1 | 1 | Postal Purchasing Agent and Storekeeper | 3,180 00 | 3,180 00 |
| 1 | 1 | Junior Departmental Solicitor | 3,400 00 | 3,300 00 |
| 1 | 1 | Departmental Accountant (Grade 5) | 2,800 00 | 2,800 00 |
| 1 | 1 | Postal Investigator | 2,000 00 | 1,900 00 |
| 1 | 1 | Secretary-Clerk | 2,580 00 | 2,460 00 |
| 3 | 2 | Senior Translators:<br>1 at $2,800; 1 at $2,280; 1 at $2,040 | 7,120 00 | 4,960 00 |
| 2 | 2 | Translators:<br>1 at $1,600; 1 at $1,380 | 2,980 00 | 2,870 00 |
| 1 | 1 | Junior Translator | 1,300 00 | 1,300 00 |
| 1 | 1 | Postal Claims Examiner | 2,160 00 | 2,160 00 |
| 1 | 1 | Annuities Actuary | 2,100 00 | 2,100 00 |
| 1 | 1 | Acturial Assistant | 1,600 00 | 1,550 00 |
| 1 | 1 | Acturial Clerk | 1,320 00 | 1,260 00 |
| 2 | 2 | Map Draftsmen:<br>2 at $1,600 | 3,200 00 | 3,200 00 |
| 3 | 3 | Chief Clerks:<br>3 at $3,240 | 9,720 00 | 9,360 00 |
| 8 | 8 | Head Clerks:<br>6 at $2,880; 1 at $2,640; 1 at $2,400 | 22,320 00 | 22,100 00 |
| 2 | | Principal Post Office Clerks:<br>2 at $2,160 | 4,320 00 | |
| 25 | 23 | Principal Clerks:<br>4 at $2,800; 1 at $2,500; 10 at $2,280; 3 at $2,160; 7 at $2,040 | 57,260 00 | 51,180 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 2,280 00 | 2,160 00 |
| 8 | 8 | Principal Account Clerks:<br>2 at $2,800; 1 at $2,700; 3 at $2,280; 2 at $2,040 | 19,220 00 | 18,560 00 |
| 56 | 54 | Senior Clerks:<br>1 at $2,700; 1 at $2,600; 7 at $2,100; 2 at $1,800; 3 at 1,680; 11 at $1,600; 1 at $1,550; 6 at $1,500; 23 at $1,440; 1 at $1,320 | 91,230 00 | 85,000 00 |
| 3 | 3 | Senior Clerk Bookkeepers: 2 at $2,100; 1 at $1,550 | 5,750 00 | 5,750 00 |
| 16 | 16 | Senior Account Clerks:<br>3 at $2,100; 2 at $1,680; 4 at $1,600; 2 at $1,500; 5 at $1,440 | 26,260 00 | 25,410 00 |
| 17 | 14 | Senior Clerk-Stenographers:<br>2 at $2,100; 1 at $1,680; 4 at $1,600; 1 at $1,500; 9 at $1,440 | 26,740 00 | 21,330 00 |
| 11 | 9 | Senior Dead Letter Clerks:—<br>1 at $2,800; 1 at $2,200; 2 at $2,100; 1 at $1,900; 1 at $1,800; 1 at $1,600; 4 at $1,440 | 20,260 00 | 15,870 00 |
| 3 | 3 | Senior File Clerks:—<br>1 at $1,600; 2 at $1,500 | 4,600 00 | 4,430 00 |
| 6 | 5 | Senior Stores Clerks:—<br>1 at $2,800; 2 at $1,600; 1 at $1,500; 2 at $1,440 | 10,380 00 | 8,720 00 |
| 4 | 4 | Senior Audit Clerks:—<br>1 at $2,100; 1 at $1,550; 2 at $1,440 | 6,530 00 | 6,310 00 |
| 1 | 1 | Senior Supplies Clerk | 1,600 00 | 1,550 00 |
| 1 | | Senior Clerk-Typist | 1,680 00 | |
| 197 | 183 | Carried forward | 408,210 00 | 371,890 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | POST OFFICE DEPARTMENT—*Continued.* | $ cts. | $ cts. |
| 197 | 183 | Brought forward | 408,210 00 | 371,890 00 |
| 104 | 85 | Clerks:— 1 at $2,800; 1 at $2,100; 15 at $1,600; 1 at $1,550; 6 at $1,500; 7 at $1,400; 16 at $1,300; 3 at $1,260; 6 at $1,250; 15 at $1,200; 3 at $1,150; 3 at $1,140; 1 at $1,100; 25 at $1,080; 1 at $1,020 | 135,320 00 | 105,410 00 |
| 4 | 4 | Clerk-Bookkeepers:— 1 at $1,500; 2 at $1,320; 1 at $1,250 | 5,390 00 | 5,340 00 |
| 70 | 68 | Account Clerks:— 1 at $1,900; 4 at $1,600; 5 at $1,500; 2 at $1,400; 11 at $1,300; 3 at $1,250; 6 at $1,200; 4 at $1,150; 2 at $1,140; 25 at $1,080; 2 at $1,020; 5 at $960 | 84,570 00 | 78,900 00 |
| 56 | 47 | Clerk-Stenographers:— 1 at $2,100; 2 at $1,600; 3 at $1,300; 1 at $1,260; 4 at $1,250; 6 at $1,200; 6 at $1,150; 1 at $1,100; 30 at $1,080; 2 at $960 | 64,980 00 | 52,270 00 |
| 70 | 39 | Dead Letter Clerks:— 1 at $1,800; 5 at $1,600; 2 at $1,550; 2 at $1,500; 4 at $1,400; 13 at $1,300; 4 at $1,260; 4 at $1,250; 11 at $1,200; 2 at $1,150; 6 at $1,140; 1 at $1,100; 4 at $1,080; 1 at $1,050; 3 at $1,020; 1 at $1,000; 6 at $960. | 87,070 00 | 48,370 00 |
| 10 | 5 | File Clerks:— 1 at $1,600; 2 at $1,400; 1 at $1,300; 1 at $1,250; 2 at $1,140; 3 at $1,080 | 12,470 00 | 5,680 00 |
| 4 | 4 | Stores Clerks:— 2 at $1,300; 1 at $1,200; 1 at $1,080 | 4,880 00 | 4,760 00 |
| 2 | 2 | Statistical Clerks:— 1 at $1,250; 1 at $1,200 | 2,450 00 | 2,340 00 |
| 22 | 21 | Audit Clerks:— 2 at $2,100; 1 at $1,800; 8 at $1,600; 1 at $1,400; 3 at $1,300; 1 at $1,260; 2 at $1,250; 2 at $1,200; 1 at $1,100; 1 at $1,080 | 32,440 00 | 30,550 00 |
| 6 | 6 | Supplies Clerks:— 1 at $2,100; 1 at $1,600; 3 at $1,300; 1 at $1,200 | 8,800 00 | 8,640 00 |
| 4 | 2 | Clerk-Typists:— 1 at $1,600; 1 at $1,400; 1 at $1,300; 1 at $1,260 | 5,560 00 | 2,850 00 |
| 155 | 125 | Junior Clerks:— 1 at $1,600; 2 at $1,400; 13 at $1,300; 2 at $1,250; 2 at $1,200; 2 at $1,150; 57 at $1,000; 28 at $950; 1 at $939; 9 at $900; 2 at $850; 1 at $840; 7 at $800; 3 at $780; 6 at $750; 4 at $720; 6 at $700; 9 at $660 | 149,139 00 | 114,630 00 |
| 17 | 17 | Junior Account Clerks:— 1 at $2,800; 3 at $1,400; 1 at $1,300; 1 at $1,000; 1 at $950; 1 at $780; 1 at $750; 2 at $700; 4 at $660; 2 at $650. | 17,120 00 | 16,520 00 |
| 22 | 20 | Junior Clerk-Stenographers:— 1 at $1,250; 1 at $1,150; 2 at $1,000; 1 at $950; 2 at $900; 1 at $850; 2 at $800; 2 at $780; 3 at $720; 3 at $700; 4 at $660 | 18,060 00 | 15,170 00 |
| 12 | 11 | Junior File Clerks:— 1 at $1,200; 2 at $1,000; 1 at $950; 3 at $900; 1 at $780; 4 at $660 | 10,270 00 | 8,920 00 |
| 7 | 5 | Junior Stores Clerks:— 1 at $1,600; 1 at $1,400; 2 at $1,000; 2 at $950; 1 at $840. | 7,740 00 | 5,400 00 |
| 84 | 42 | Junior Audit Clerks:— 2 at $1,600; 1 at $1,550; 1 at $1,400; 9 at $1,300; 3 at $1,250; 11 at $1,200; 1 at $1,150; 39 at $1,000; 2 at $950; 6 at $900; 2 at $800; 3 at $660; 1 at $650 | 89,930 00 | 44,750 00 |
| 16 | 14 | Junior Supplies Clerks: 2 at $1,600; 1 at $1,550; 2 at $1,300; 2 at $1,150; 5 at $1,000; 1 at $950; 2 at $939; 1 at $900 | 18,378 00 | 16,150 00 |
| 22 | 9 | Junior Clerk-Typists:— 1 at $1,250; 4 at $1,200; 10 at $1,000; 1 at $950; 1 at $900; 2 at $840; 1 at $720; 1 at $700; 1 at $660 | 21,660 00 | 7,470 00 |
| 884 | 709 | Carried forward | 1,184,437 00 | 946,010 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | POST OFFICE DEPARTMENT—*Concluded.* | $ cts. | $ cts. |
| 884 | 709 | Brought forward | 1,184,437 00 | 946,010 00 |
| 2 | 1 | Confidential Messengers:— 2 at $1,200 | 2,400 00 | 1,140 00 |
| 2 | 2 | Senior Messengers: 2 at $1,080 | 2,160 00 | 2,160 00 |
| 26 | 21 | Messenger-Clerks: 1 at $1,400; 9 at $1,000; 7 at $950; 3 at $939; 3 at $900; 1 at $850; 1 at $800; 1 at $750 | 24,967 00 | 19,290 00 |
| 13 | 10 | Packers and Helpers:— 7 at $1,020; 1 at $1,000; 1 at $960; 3 at $900; 1 at $840 | 12,640 00 | 9,340 00 |
| 2 | 1 | Office Appliance Operators:— 1 at $1,600; 1 at $780 | 2,380 00 | 720 00 |
| 1 | 1 | Multigraph Operator | 950 00 | 900 00 |
| 1 | 1 | Office Boy | 390 00 | 330 00 |
| 30 | 30 | Unclassified:— 1 at $3,500; 2 at $2,800; 2 at $2,600; 1 at $2,100; 1 at $2,050; 1 at $2,000; 1 at $1,950; 2 at $1,450; 2 at $1,300; 1 at $1,250; 2 at $1,150; 1 at $1,050; 1 at $1,000; 2 at $950; 1 at $900; 2 at $850; 4 at $800; 3 at $700 | 43,300 00 | 43,100 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| | | Provisional allowance | 4,920 00 | 4,920 00 |
| 961 | 776 | | 1,279,144 00 | 1,028,510 00 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 73,000 00 | 73,000 00 |
| | | Printing and stationery | 63,000 00 | 57,000 00 |
| | | Sundries | 20,000 00 | 20,000 00 |
| | | | 156,000 00 | 150,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF TRADE AND COMMERCE | | |
| | | *Administrative* | | |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Director of Commercial Intelligence | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant to Deputy Minister and Chief Accountant | 4,320 00 | 4,140 00 |
| 1 | 1 | Expert in Grain Chemistry | 4,300 00 | 4,000 00 |
| 1 | 1 | Director of Commercial Exhibits | 3,690 00 | 3,600 00 |
| 1 | 1 | Secretary-Clerk | 3,360 00 | 3,360 00 |
| 1 | 1 | Secretary, Commercial Intelligence Service | 3,180 00 | 3,180 00 |
| 1 | 1 | Chief, Division of Grain Inspection and Staple Commodities | 3,120 00 | 3,000 00 |
| 1 | 1 | Chief Clerk | 3,030 00 | 2,800 00 |
| 1 | 1 | Subsidy Clerk | 2,940 00 | 2,520 00 |
| 1 | 1 | Motion Picture Photographer | 2,640 00 | 2,520 00 |
| 1 | 1 | Chief, Foreign Tariff's Division | 2,610 00 | 2,490 00 |
| 1 | 1 | Accountant | 2,400 00 | 2,400 00 |
| 1 | 1 | Head Clerk | 2,400 00 | 2,400 00 |
| 1 | 1 | Junior Accountant | 2,040 00 | 1,920 00 |
| 1 | 1 | Senior Clerk Book-keeper | 2,350 00 | 2,250 00 |
| 1 | 1 | Editor, Weekly Bulletin | 2,400 00 | 2,400 00 |
| 1 | 1 | Film Editor | 2,400 00 | 2,400 00 |
| | 1 | Lecturer | | 2,040 00 |
| 1 | 1 | Artist | 2,040 00 | 1,920 00 |
| 1 | 1 | Senior Photographer | 2,040 00 | 1,920 00 |
| 2 | 2 | Junior Motion Picture Photographers: 1 at $2,040; 1 at $1,830 | 3,870 00 | 3,720 00 |
| 6 | 6 | Senior Clerk-Stenographers: 1 at $1,680; 1 at $1,600; 3 at $1,440; 1 at $1,320 | 8,920 00 | 8,690 00 |
| 1 | 1 | Senior Clerk Typist | 1,440 00 | 1,380 00 |
| 2 | 2 | Senior Account Clerks: 1 at $1,440; 1 at $1,320 | 2,760 00 | 2,980 00 |
| 1 | 1 | Senior Clerk Book-keeper | 1,395 00 | 1,380 00 |
| 2 | 2 | Senior File Clerks: 2 at $1,440 | 2,880 00 | 2,760 00 |
| 1 | 1 | File Clerk | 1,400 00 | 1,300 00 |
| 1 | 1 | Senior Clerk | 1,320 00 | 1,600 00 |
| 1 | 1 | Senior Supplies Clerk | 1,320 00 | 1,550 00 |
| 1 | 1 | Senior Stores Clerk | 1,320 00 | 1,320 00 |
| 3 | 3 | Supplies Clerks: 1 at $1,300; 1 at $1,080; 1 at $990 | 3,370 00 | 3,280 00 |
| 1 | 1 | Clerk Book-keeper | 1,065 00 | 1,020 00 |
| 2 | 2 | Account Clerks: 1 at $1,200; 1 at $975 | 2,175 00 | 2,110 00 |
| 4 | 4 | Photographers. 1 at $1,305; 1 at $1,290; 1 at $1,275; 1 at $1,215 | 5,085 00 | 4,980 00 |
| 1 | 1 | Commercial Exhibits Assistant | 1,020 00 | 1,600 00 |
| 8 | 8 | Clerk Stenographers: 4 at $1,080; 1 at $1,050; 1 at $1,020; 1 at $990; 1 at $975 | 8,355 00 | 7,980 00 |
| 2 | 2 | Clerk Typists: 1 at $1,080; $1 at $990 | 2,070 00 | 1,980 00 |
| 1 | 1 | Duplicating Machine Operator | 1,080 00 | 1,020 00 |
| 6 | 6 | Junior Clerk-Stenographers: 1 at $875; 2 at $720; 1 at $615; 2 at $600 | 4,130 00 | 3,945 00 |
| 3 | 3 | Junior File Clerks: 1 at $720; 1 at $615; 1 at $600 | 1,935 00 | 1,950 00 |
| 1 | | Packer and Helper | 780 00 | |
| 1 | 1 | Office Boy | 420 00 | 360 00 |
| 1 | 1 | Senior Messenger | 1,080 00 | 1,080 00 |
| 2 | 2 | Messenger-Clerks: 1 at $900; 1 at $645 | 1,545 00 | 2,000 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 74 | 74 | | 124,595 00 | 123,845 00 |
| | | *Dominion Bureau of Statistics* | | |
| 1 | 1 | Dominion Statistician | 5,100 00 | 4,800 00 |
| 1 | 1 | Chief, Division of Demography | 3,960 00 | 3,780 00 |
| 1 | 1 | Assistant Dominion Statistician | 3,780 00 | 3,600 00 |
| 1 | 1 | Chief, Transportation Division | 3,225 00 | 3,180 00 |
| 1 | 1 | Chief, Division of External Trade | 3,420 00 | 3,240 00 |
| 5 | 5 | ..Carried forward | 19,485 00 | 18,690 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | DEPARTMENT OF TRADE AND COMMERCE—*Continued.* | | |
| | | *Dominion Bureau of Statistics*—Concluded. | | |
| 5 | 5 | Brought forward | 19,485 00 | 18,600 00 |
| 1 | 1 | Chief, Division of Agriculture Statistics | 3,060 00 | 2,880 00 |
| 1 | 1 | Chief, Educational Statistics and Editor of "Year Book" | 2,970 00 | 2,880 00 |
| 1 | 1 | Chief of Census of Manufacturers | 2,940 00 | 2,820 00 |
| 1 | 1 | Chief, Mining, Metallurgical and Chemical Division | 2,940 00 | 2,820 00 |
| 1 | 1 | Chief, Division of Internal Trade | 2,880 00 | 2,700 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 3 | 3 | Statisticians: 2 at $2,640; 1 at $2,500 | 7,780 00 | 7,540 00 |
| 1 | 1 | Assistant Chief, Division of External Trade | 2,520 00 | 2,400 00 |
| 1 | 1 | Assistant Chief, Division of Demography | 2,520 00 | 2,400 00 |
| 1 | 1 | Assistant Chief, Educational Statistics | 2,250 00 | 2,220 00 |
| 1 | 1 | Superintendent, Mechanical Tabulating Division | 2,520 00 | 2,400 00 |
| 8 | 8 | Principal Statistical Clerks: 4 at $2,280; 4 at $2,040 | 17,280 00 | 16,800 00 |
| 1 | 1 | Price Statistician | 1,800 00 | 1,800 00 |
| 2 | 2 | Senior Clerks: 1 at $1,440; 1 at $1,410 | 2,850 00 | 2,760 00 |
| 5 | 5 | Senior Statistical Clerks:— 1 at $1,500; 3 at $1,440; 1 at $1,320 | 7,140 00 | 6,900 00 |
| 1 | 1 | Senior Clerk Stenographer | 1,440 00 | 1,380 00 |
| 1 | 1 | Senior Account Clerk | 1,350 00 | 1,320 00 |
| 3 | 3 | Clerks: 1 at $1,260; 1 at $1,200; 1 at $990 | 3,450 00 | 3,360 00 |
| 1 | 1 | Electrician | 1,140 00 | 1,080 00 |
| 1 | 1 | Assistant Librarian | 1,005 00 | 1,020 00 |
| 3 | 3 | Clerk Stenographers: 3 at $1,080 | 3,240 00 | 3,060 00 |
| 2 | 2 | File Clerks: 1 at $1,005; 1 at $1,080 | 2,085 00 | 1,980 00 |
| 31 | 31 | Statistical Clerks: 5 at $1,300; 1 at $1,250; 1 at $1,200; 1 at $1,155; 2 at $1,140; 1 at $1,100; 13 at $1,080; 2 at $1,050; 2 at $1,005; 2 at $990; 1 at $960 | 34,575 00 | 33,085 00 |
| 47 | 47 | Junior Statistical Clerks: 2 at $1,000; 2 at $937.50; 2 at $925.; 4 at $900; 1 at $887.50; 1 at $840; 1 at $825; 8 at $800; 2 at $780; 11 at $720; 13 at $600 | 35,557 50 | 33,977 50 |
| 8 | 8 | Junior Clerk Stenographers: 1 at $780; 2 at $750; 1 at $705; 1 at $645; 1 at $630; 2 at $615 | 5,490 00 | 5,217 50 |
| 2 | 2 | Junior File Clerks: 1 at $750; 1 at $720 | 1,470 00 | 1,370 00 |
| 3 | 3 | Junior Clerk Typists: 1 at $690; 2 at $720 | 2,130 00 | 1,980 00 |
| 5 | 5 | Junior Clerks: 1 at $780; 4 at $720 | 3,660 00 | 3,360 00 |
| 35 | 35 | Office Appliance Operators: 1 at $900; 12 at $720; 2 at $705; 5 at $645; 7 at $630; 8 at $615 | 23,505 00 | 22,230 00 |
| 1 | 1 | Senior Messenger | 1,080 00 | 1,020 00 |
| 2 | 2 | Messenger Clerks: 1 at $900; 1 at $690 | 1,590 00 | 1,560 00 |
| 180 | 180 | | 206,882 50 | 197,980 00 |
| | | *Electricity and Gas Inspection.* | | |
| 1 | 1 | Director | 4,200 00 | 4,020 00 |
| 1 | 1 | Assistant Director | 3,060 00 | 2,880 00 |
| 1 | 1 | Senior Examiner of Standards | 2,220 00 | 2,760 00 |
| 2 | 2 | Examiners of Standards: 1 at $1,590; 1 at $1,530 | 3,120 00 | 2,880 00 |
| 1 | 1 | Senior Clerk Stenographer | 1,600 00 | 1,500 00 |
| 1 | 1 | Supplies Clerk | 1,300 00 | 1,300 00 |
| 1 | 1 | Clerk Stenographer | 1,140 00 | 1,250 00 |
| 1 | 1 | Electrician | 1,680 00 | 1,560 00 |
| 1 | 1 | Junior Clerk | 600 00 | 600 00 |
| 10 | 10 | | 18,920 00 | 18,750 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF TRADE AND COMMERCE—*Concluded.* | $ cts. | $ cts. |
| | | *Weights and Measures Inspection.* | | |
| 1 | 1 | Director | 3,840 00 | 3,660 00 |
| 1 | 1 | Assistant to Director | 2,040 00 | 1,920 00 |
| 1 | 1 | Factory Scale Inspector | 2,100 00 | 2,100 00 |
| 1 | 1 | Examiner and Adjuster of Standards | 1,740 00 | 1,620 00 |
| 1 | 1 | Senior Account Clerk | 1,680 00 | 1,680 00 |
| 1 | 1 | Senior Clerk-typist | 1,440 00 | 1,380 00 |
| 3 | 3 | Account Clerks: 1 at $1,300; 1 at $1,200; 1 at $975 | 3,475 00 | 3,440 00 |
| 2 | 2 | Clerk-stenographers: 1 at $1,300; 1 at $960 | 2,260 00 | 2,320 00 |
| 1 | 1 | Repairman | 1,080 00 | 1,020 00 |
| 1 | 1 | Clerk | 960 00 | 1,000 00 |
| 1 | 1 | Clerk-messenger | 600 00 | 1,000 00 |
| 14 | 14 | | 21,215 00 | 21,140 00 |
| | | *Recapitulation.* | | |
| 74 | 74 | Administrative | 124,595 00 | 123,845 00 |
| 180 | 180 | Dominion Bureau of Statistics | 205,882 50 | 197,980 00 |
| 10 | 10 | Electricity and Gas Inspection | 18,920 00 | 18,750 00 |
| 14 | 14 | Weights and Measures Inspection | 21,215 00 | 21,140 00 |
| 278 | 278 | | 371,612 50 | 361,715 00 |
| | | *Contingencies.* | | |
| | | Clerical Assistance | 6,000 00 | 6,000 00 |
| | | Printing and Stationery | 9,000 00 | 9,000 00 |
| | | Sundries | 7,000 00 | 7,000 00 |
| | | | 22,000 00 | 22,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number. | | Details. | Salaries. | |
|---|---|---|---|---|
| 1921-22. | 1920-21. | | 1921-22. | 1920-21. |
| | | PATENT AND COPYRIGHT OFFICE. | $ cts. | $ cts. |
| 1 | 1 | Commissioner of Patents | 6,000 00 | 6,000 00 |
| 1 | 1 | Registrar of Trademarks | 4,000 00 | 4,000 00 |
| 1 | 1 | Chief of Patent Office | 3,960 00 | 3,780 00 |
| 19 | 18 | Patent Examiners: 3 at $2,880; 4 at $2.700; 5 at $2,520; 5 at $2,340; 1 at $2,160; 1 at $1,980 | 47,880 00 | 45,480 00 |
| 1 | 1 | Accountant | 2,640 00 | 1,500 00 |
| 2 | 2 | Head Clerks, 2 at $2,640 | 5,280 00 | 4,800 00 |
| 1 | 1 | Patent Classification Clerk | 2,640 00 | 2,160 00 |
| 3 | 3 | Principal Clerks, 3 at $2,040 | 6,120 00 | 5,220 00 |
| 1 | 1 | Senior Translator | 2,040 00 | 1,920 00 |
| 3 | 3 | Senior Clerks, 1 at $1,650; 2 at $1,500 | 4,650 00 | 4,150 00 |
| 5 | 5 | Assistant Patent Examiners, 5 at $1,320 | 6,600 00 | 6,580 00 |
| 11 | 11 | Senior Clerk Stenographers: 3 at $1,500; 8 at $1,440 | 16,020 00 | 12,620 00 |
| 1 | 1 | Photographer | 1,600 00 | 1,500 00 |
| 1 | 1 | Cashier | 1,320 00 | 1,260 00 |
| 1 | | Clerk Bookkeeper | 1,140 00 | |
| 11 | 8 | Clerks: 3 at $1,300; 1 at $1,250; 6 at $1,080; 1 at $960 | 12,590 00 | 7,690 00 |
| 13 | 11 | Clerk Stenographers: 1 at $1,600; 1 at $1,500; 3 at $1,300; 4 at $1,080; 1 at $1,140; 1 at $990; 2 at $960 | 15,370 00 | 12,870 00 |
| 4 | 1 | File Clerks: 1 at $1,250; 2 at $1,080; 1 at $960 | 4,370 00 | 1,200 00 |
| 1 | | Assistant Photographer | 960 00 | |
| 19 | 12 | Junior Clerk Stenographers: 1 at $782.50; 1 at $675; 1 at $660; 2 at $645; 2 at $615; 2 at $780; 10 at $600 | 12,197 50 | 6,990 50 |
| 3 | 1 | Junior Clerks: 1 at $645; 2 at $600 | 1,845 00 | 600 00 |
| 3 | 4 | Messengers: 1 at $750; 1 at $720; 1 at $600 | 2,070 00 | 2,050 00 |
| 106 | 87 | | 161,292 50 | 132,370 50 |
| | | *Contingencies* | | |
| | | Clerical Assistance | 10,000 00 | 10,000 00 |
| | | Printing and Stationery | 15,000 00 | 15,000 00 |
| | | Sundries and Travelling Expenses | 10,000 00 | 10,000 00 |
| | | | 35,000 00 | 35,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details. | Salaries. 1921-22 $ cts. | Salaries. 1920-21 $ cts. |
|---|---|---|---|---|
| | | DEPARTMENT OF LABOUR. | | |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 4,500 00 | 4,250 00 |
| 1 | 1 | Director, Technical Education | 4,275 00 | 4,075 00 |
| 1 | 1 | Director, Employment Service | 4,200 00 | 4,020 00 |
| 1 | 1 | Senior Accountant | 3,600 00 | 3,420 00 |
| 1 | 1 | Senior Statistician | 3,600 00 | 3,420 00 |
| 1 | 1 | Assistant Director, Technical Education | 3,525 00 | 3,500 00 |
| 1 | 1 | Industrial Engineer | 3,420 00 | 3,240 00 |
| 1 | 1 | Chief Clerk | 3,240 00 | 3,120 00 |
| 2 | 2 | Dominion Superintendents of Employment Offices: 1 at $2,910, 1 at $2,880 | 5,790 00 | 5,550 00 |
| 1 | 1 | Accountant | 2,610 00 | 2,490 00 |
| | 1 | Professional and Business Employment Specialist | | 2,520 00 |
| 1 | 1 | Juvenile Employment Specialist | 2,520 00 | 2,400 00 |
| 1 | 1 | Head Clerk | 2,640 00 | 2,520 00 |
| 1 | 1 | Principal Translator | 2,640 00 | 2,520 00 |
| 1 | 1 | Senior Wage Investigator | 2,640 00 | 2,520 00 |
| 3 | 3 | Wage Investigators at $2,220 | 6,660 00 | 6,300 00 |
| | 1 | Inspector, Employment Offices | | 2,070 00 |
| 2 | 2 | Clearance Officers, at $2,220 | 4,440 00 | 4,200 00 |
| 4 | 4 | Principal Statistical Clerks: 2 at $1,920; 1 at $2,040; 1 at $2,070 | 7,950 00 | 8,070 00 |
| 1 | 1 | Principal Clerk | 2,040 00 | 1,920 00 |
| 1 | | Publicity Agent | 2,040 00 | |
| 1 | 1 | Editor | 2,040 00 | 1,920 00 |
| 1 | 1 | Assistant Editor | 1,800 00 | 1,800 00 |
| 1 | 1 | Storekeeper | 1,800 00 | 1,350 00 |
| 1 | 1 | Junior Accountant | 1,800 00 | 1,150 00 |
| 1 | 1 | Junior Wage Investigator | 1,740 00 | 1,620 00 |
| 1 | 1 | Junior Clearance Officer | 1,740 00 | 1,620 00 |
| 2 | 2 | Industrial Research Clerks, at $1,980 | 3,960 00 | 3,720 00 |
| 1 | 1 | Secretary to Executive | 1,740 00 | 1,620 00 |
| 1 | 1 | Clerk, Unclassified | 1,375 00 | 1,275 00 |
| 3 | 3 | Sr. Statistical Clerks at $1,440 | 4,320 00 | 3,960 00 |
| 2 | 2 | Senior Clerk Stenographer; 1 at $2,325, 1 at $1,440 | 3,765 00 | 3,705 00 |
| 2 | 2 | Senior Clerks: 1 at $1,485; 1 at $1,440 | 2,925 00 | 2,805 00 |
| 1 | 1 | Senior File Clerk | 1,440 00 | 1,380 00 |
| 1 | 1 | Senior Supplies Clerk | 1,350 00 | 1,441 66 |
| 2 | 2 | Editorial Assistants, at $1,275 | 2,550 00 | 2,430 00 |
| 1 | 1 | Translator | 1,365 00 | 1,305 00 |
| 13 | 13 | Clerk Stenographers: 1 at $1,050; 1 at $1,065; 3 at $1,080; 1 at $1,110; 1 at $1,140; 2 at $1,155; 1 at $1,170; 1 at $1,200; 1 at $1,125, 1 at $1,175 | 14,585 00 | 14,020 00 |
| 3 | 3 | Duplicating Machine Operators; 1 at $1,200; 1 at $1,080; 1 at $1,150 | 3,430 00 | 3,320 00 |
| 1 | 1 | Supplies Clerk | 960 00 | 1,850 00 |
| 3 | 3 | Clerks: 1 at $1,130; 1 at $1,140; 1 at $1,155 | 3,425 00 | 3,275 00 |
| 1 | 1 | File Clerk | 1,140 00 | 1,080 00 |
| 13 | 13 | Statistical Clerks, 1 at $1,020; 3 at $1,080; 1 at $1,110; 4 at $1,140; 2 at $1,170; 2 at $1,260 | 14,790 00 | 14,130 00 |
| 2 | 2 | Office Appliance Operators, 1 at 900; 1 at 800 | 1,700 00 | 1,590 00 |
| 8 | 8 | Junior Clerk Stenographers, 3 at $900; 3 at $840; 1 at $765; 1 at $615 | 6,600 00 | 6,045 00 |
| 3 | 3 | Junior Clerk Typists, 1 at $937.50; 1 at $810; 1 at $720 | 2,467 50 | 2,297 50 |
| 2 | 2 | Junior Statistical Clerks at $900 | 1,800 00 | 1,740 00 |
| 1 | 1 | Junior File Clerk | 660 00 | 600 00 |
| 3 | 3 | Junior Clerks: 2 at $840; 1 at $630 | 2,310 00 | 1,860 00 |
| 1 | 1 | Confidential Messenger | 1,200 00 | 1,140 00 |
| 3 | 3 | Messenger Clerks: 1 at $912.50; 1 at $900; 1 at $720 | 2,532 50 | 2,482 50 |
| 106 | 107 | | 171,640 00 | 166,656 66 |
| | | *Contingencies* | | |
| | | Clerical and other assistance | 10,000 00 | 10,000 00 |
| | | Printing and Stationery | 15,000 00 | 15,000 00 |
| | | Sundries | 10,000 00 | 10,000 00 |
| | | | 35,000 00 | 35,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | OFFICE OF THE HIGH COMMISSIONER | $ cts. | $ cts. |
| 1 | 1 | Secretary | 7,000 00 | 6,000 00 |
| 2 | 2 | Assistant Secretaries, 2 at $3,240 | 6,480 00 | 6,240 00 |
| 1 | 1 | Head Clerk | 2,640 00 | 2,520 00 |
| 1 | 1 | Principal Clerk | 2,280 00 | 2,280 00 |
| 1 | 1 | Departmental Accountant Grade 1 | 2,150 00 | 2,150 00 |
| 1 | 1 | Senior Clerk | 2,100 00 | 2,050 00 |
| 1 | 1 | Clerk | 1,200 00 | 1,140 00 |
| 1 | 1 | File Clerk | 1,080 00 | 1,020 00 |
| | | *Amounts not required for 1921-1922* | | 2,550 00 |
| 9 | 9 | | 24,930 00 | 25,950 00 |
| | | *Contingencies* | | |
| | | Clerical assistance, rent and insurance on office, income tax, fuel, light, stationery, etc., and the amount of $2,000 required toward the contingent expenses (water, light, fuel, carriage hire, and railway fare) of the High Commissioner, including income tax on the salary of the High Commissioner | 64,586 00 | 64,586 00 |
| | | Allowance in lieu of house and furniture | 5,000 00 | 5,000 00 |
| | | | 69,586 00 | 69,586 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details. | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF INSURANCE | $ cts. | $ cts. |
| | | Superintendent of Insurance—Additional to salary authorized by 7-8 Edw. VII, cap. 69 | 1,000 00 | 1,000 00 |
| 1 | 1 | Actuary | 4,320 00 | 4,320 00 |
| 2 | 2 | Actuarial Examiners, 2 at $4,320 | 8,640 00 | 8,640 00 |
| 4 | 2 | Insurance Examiners: 1 at $3,420; 1 at $3,240; 2 at $2,880 | 12,420 00 | 6,480 00 |
| 1 | 1 | Head Clerk | 2,880 00 | 2,880 00 |
| 1 | 1 | Principal Account Clerk | 2,280 00 | 2,280 00 |
| 1 | 1 | Senior Statistical Clerk | 1,500 00 | 1,500 00 |
| 6 | 6 | Actuarial Assistants: 3 at $1,560; 1 at $1,530; 2 at $1,440 | 9,090 00 | 9,075 00 |
| 2 | 2 | Actuarial Clerks: 1 at $1,425; 1 at $1,200 | 2,625 00 | 2,520 00 |
| 1 | 1 | Clerk | 1,300 00 | 1,260 00 |
| 2 | 2 | Senior Clerk Stenographers, 2 at $1,440 | 2,880 00 | 2,880 00 |
| 4 | 4 | Clerk Stenographers: 1 at $1,260; 1 at $1,080; 2 at $960 | 4,260 00 | 4,260 00 |
| 5 | 5 | Junior Clerk Stenographers: 1 at $787.50; 1 at $762.50; 2 at $775; 1 at $700 | 3,800 00 | 3,500 00 |
| 1 | 1 | Messenger Clerk | 1,000 00 | 1,000 00 |
| 31 | 29 | | 58,095 00 | 51,595 00 |
| | | *Contingencies.* | | |
| | | Clerical Assistance | 1,200 00 | |
| | | Printing, binding and stationery, including cost of annual reports | 36,000 00 | 31,000 00 |
| | | Valuation of securities held by insurance companies | 5,000 00 | 5,000 00 |
| | | Sundries, including travelling expenses | 8,000 00 | 7,000 00 |
| | | | 50,200 00 | 43,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | DEPARTMENT OF EXTERNAL AFFAIRS | $ cts. | $ cts. |
| 1 | 1 | Deputy Head | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Head | 4,000 00 | 4,000 00 |
| 1 | 1 | Legal Adviser | 5,000 00 | 5,000 00 |
| 1 | 1 | Chief Clerk | 3,200 00 | 3,100 00 |
| 3 | 3 | Secretary Clerks: 1 at $3,360; 1 at $3,180; 1 at $2,800 | 9,340 00 | 9,160 00 |
| 1 | 1 | Principal Clerk | 2,040 00 | 1,920 00 |
| 1 | 1 | Departmental Librarian | 1,610 00 | 1,550 00 |
| | 1 | 2A Clerkship dropped | | 2,000 00 |
| 13 | 13 | Senior Clerks: 1 at $1,950; 3 at $1,500; 6 at $1,440; 1 at $1,380; 1 at $1,365; 1 at $1,320 | 19,155 00 | 18,290 00 |
| 7 | 5 | Clerks: 1 at $1,155; 1 at $1,200; 1 at $1,100; 1 at $1,080; 1 at $1,020; 1 at $1,005; 1 at $960 | 7,520 00 | 6,115 00 |
| 2 | 2 | Junior Clerks, 1 at $870; 1 at $645 | 1,515 00 | 1,705 00 |
| 4 | 5 | Messengers: 2 at $1,200; 1 at $925; 1 at $720 | 4,045 00 | 3,780 00 |
| | | Allowance for Private Secretaries | 1,200 00 | 1,200 00 |
| 35 | 35 | | 64,625 00 | 63,820 00 |
| | | *Contingencies* | | |
| | | Printing and Stationery | 18,000 00 | 23,000 00 |
| | | Sundries | 28,000 00 | 33,000 00 |
| | | | 46,000 00 | 56,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF PUBLIC ARCHIVES | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister, Keeper of Public Records and Director of War Trophies | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Keeper of Public Records | 4,000 00 | 4,000 00 |
| 1 | 1 | Assistant Director of War Trophies | 3,360 00 | 3,180 00 |
| 1 | 1 | Head Translator | 3,180 00 | 3,060 00 |
| 3 | 3 | Archivists: 1 at $3,500; 1 at $2,880; 1 at $2,760 | 9,140 00 | 8,800 00 |
| 1 | 1 | Associate Map and Chart Archivist | 2,280 00 | 2,160 00 |
| 2 | 2 | Associate Archivists, 2 at $2,280 | 4,560 00 | 4,320 00 |
| 1 | 1 | Cataloguer | 2,160 00 | 2,040 00 |
| 1 | 1 | Departmental Librarian | 1,500 00 | 1,440 00 |
| 1 | 1 | Senior Account Clerk | 1,500 00 | 1,400 00 |
| 6 | 6 | Assistant Archivists: 2 at $1,680; 1 at $1,440; 3 at $1,560 | 9,480 00 | 8,880 00 |
| 2 | 2 | Senior Clerk Stenographers, 1 at $1,500; 1 at $1,440 | 2,940 00 | 2,780 00 |
| 1 | 1 | Clerk | 1,300 00 | 1,300 00 |
| 1 | 1 | Clerk Typist | 960 00 | 1,300 00 |
| 1 | 1 | Junior Clerk Typist | 950 00 | 900 00 |
| 1 | 1 | Library Assistant | 1,200 00 | 1,140 00 |
| 1 | 1 | Photostat Operator | 1,200 00 | 1,140 00 |
| 1 | 1 | Book Binder; 1 at $31 per week | 1 612 00 | 1,612 00 |
| | | *Board of Historical Publications* | | |
| 1 | 1 | Chairman, Board of Publications | 6,000 00 | 6,000 00 |
| 1 | 1 | Associate Archivist | 1,920 00 | 1,880 00 |
| 1 | 1 | Clerk Stenographer | 1,080 00 | 1,020 00 |
| 30 | 30 | | 66,322 00 | 64,272 00 |
| | | *Contingencies* | | |
| | | Printing and Stationery—Archives | 8,000 00 | 7,500 00 |
| | | Sundries—Archives | 2,500 00 | 2,500 00 |
| | | Sundries—Historical Publications | 1,500 00 | 1,000 00 |
| | | | 12,000 00 | 11,000 00 |

## DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number | | Details | Salaries | |
|---|---|---|---|---|
| 1921-22 | 1920-21 | | 1921-22 | 1920-21 |
| | | | $ cts. | $ cts. |
| | | DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT | | |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister and Secretary | 5,000 00 | 4,500 00 |
| 1 | 1 | Supervisor of Expenditures | 4,500 00 | 4,500 00 |
| 1 | 1 | Assistant Secretary and Chief Clerk | 3,240 00 | 3,120 00 |
| 1 | 1 | Head Clerk | 2,640 00 | 2,520 00 |
| 1 | 1 | Principal Clerk | 2,040 00 | 1,920 00 |
| 1 | 1 | Storekeeper | 2,400 00 | 2,400 00 |
| 1 | 1 | Senior Draughtsman | 2,000 00 | 1,900 00 |
| 1 | 1 | Departmental Librarian | 1,440 00 | 1,380 00 |
| 16 | | 3 Chief Clerks at $3,000; 3 Head Clerks at $2,400, 5 Principal Clerks at $1,800; 5 Senior Clerks at $1,320 | 31,800 00 | |
| | 29 | Principal, Senior, General and Junior Clerks | ..... | 31,860 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 25 | 38 | | 61,660 00 | 60,700 00 |
| | | *Contingencies* | | |
| | | Sundries | 10,000 00 | 10,000 00 |

# DETAILS OF CIVIL GOVERNMENT—*Continued.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | CIVIL SERVICE COMMISSION | $ cts. | $ cts. |
| 1 | 1 | Secretary | 4,620 00 | 4,440 00 |
| 1 | 1 | Assistant Secretary | 3,420 00 | 3,240 00 |
| 1 | 1 | Chief, Organization Branch | 3,840 00 | 3,840 00 |
| 1 | 1 | Assistant Chief, Organization Branch | 3,240 00 | 3,060 00 |
| 1 | 1 | Head French Examiner | 2,940 00 | 2,820 00 |
| 1 | 1 | Head English Examiner | 2,700 00 | 2,700 00 |
| 2 | 2 | Head Clerks: 1 at $2,760; 1 at $2,640 | 5,400 00 | 5,160 00 |
| 2 | 3 | Senior Investigators, Organization Branch: 1 at $2,745; 1 at $2,700 | 5,445 00 | 7,860 00 |
| 4 | 2 | Investigators, Organization Branch: 1 at $2,460; 3 at $2,400 | 9,660 00 | 4,394 00 |
| 6 | 2 | Junior Investigators, Organization Branch: 1 at $1,860; 1 at $1,830; 4 at $1,800 | 10,890 00 | 3,271 00 |
| 1 | 1 | Civil Service Printer | 2,280 00 | 2,160 00 |
| 2 | | Principal Civil Service Examiners; 2 at $2,700 | 5,400 00 | |
| 4 | 3 | Senior Civil Service Examiners: 2 at $2,430; 2 at $2,400 | 9,660 00 | 3,870 00 |
| 8 | 6 | Junior Civil Service Examiners: 1 at $1,860; 2 at $1,830; 5 at $1,800 | 14,520 00 | 9,855 00 |
| 3 | 3 | Principal Clerks: 2 at $2,040; 1 at $1,860 | 5,940 00 | 5,670 00 |
| 1 | 1 | Principal Account Clerk | 2,040 00 | 1,920 00 |
| 1 | | Principal File Clerk | 1,800 00 | |
| 2 | 2 | Secretary to Executive: 2 at $1,740 | 3,480 00 | 3,270 00 |
| 1 | 1 | Senior Supplies Clerk | 1,440 00 | 1,380 00 |
| 1 | 1 | Senior Statistical Clerk | 1,320 00 | 1,320 00 |
| 6 | 9 | Senior Clerk Stenographers: 5 at $1,440; 1 at $1,320 | 8,520 00 | 12,300 00 |
| 8 | 3 | Senior Clerks: 1 at $2,800; 1 at $1,500; 6 at $1,320 | 12,220 00 | 2,855 00 |
| 19 | 16 | Clerk Stenographers: 1 at $1,125; 6 at $1,080; 1 at $990; 11 at $960 | 19,155 00 | 16,125 00 |
| 4 | | Senior File Clerks: 4 at $1,320 | 5,280 00 | |
| 7 | 3 | File Clerks: 2 at $1,150; 1 at $1,095; 4 at $960 | 7,145 00 | 3,260 00 |
| 4 | 4 | Clerks: 1 at $1,020; 3 at $960 | 3,900 00 | 4,020 00 |
| 1 | 1 | Account Clerk | 1,080 00 | 1,020 00 |
| 1 | 1 | Information Clerk | 960 00 | 1,020 00 |
| 1 | | Junior Draftsman | 900 00 | |
| 1 | 2 | Clerk Typist | 960 00 | 1,920 00 |
| | 1 | Junior Statistical Clerk | | 850 00 |
| 17 | 22 | Junior Clerk Stenographers: 1 at $850; 3 at $800; 1 at $630; 3 at $615; 9 at $600 | 11,125 00 | 14,375 00 |
| 10 | 17 | Junior Clerk Typists: 1 at $690; 2 at $645; 1 at $630; 6 at $600 | 6,210 00 | 11,480 00 |
| 10 | 2 | Junior Clerks: 1 at $630; 9 at $600 | 6,030 00 | 1,200 00 |
| 6 | 7 | Junior File Clerks: 1 at $645; 5 at $600 | 3,645 00 | 4,450 00 |
| 2 | 1 | Packer and Helper: 1 at $825; 1 at $780 | 1,605 00 | 600 00 |
| 2 | 2 | Messenger Clerks: 2 at $600 | 1,200 00 | 1,200 00 |
| 1 | 2 | Office Appliance Operator | 600 00 | 1,200 00 |
| 6 | 5 | Office Boys: 1 at $345; 5 at $315 | 1,920 00 | 1,650 00 |
| 150 | 131 | | 192,490 00 | 149,755 00 |
| | | *Contingencies* | | |
| | | Amount required to meet cost of holding examinations required by law | 45,000 00 | 35,000 00 |
| | | Sundries | 15,000 00 | 15,000 00 |
| | | Printing and Stationery | 30,000 00 | 30,000 00 |
| | | Amount required to pay temporary clerical assistance | 70,000 00 | 40,000 00 |
| | | *Appropriations not required for 1921-22* | | 183,350 00 |
| | | | 160,000 00 | 303,350 00 |

## DETAILS OF CIVIL GOVERNMENT—*Concluded.*

| Number 1921-22 | Number 1920-21 | Details | Salaries 1921-22 | Salaries 1920-21 |
|---|---|---|---|---|
| | | DEPARTMENT OF HEALTH | $ cts. | $ cts. |
| 1 | 1 | Deputy Minister | 6,000 00 | 6,000 00 |
| 1 | 1 | Assistant Deputy Minister | 4,245 00 | 4,065 00 |
| 1 | 1 | Chief, Division Quarantine, Immigration and Marine | 5,000 00 | 5,000 00 |
| 1 | 1 | Chief, Research Branch | 5,000 00 | 5,000 00 |
| 1 | 1 | Chief, Child Welfare Division | 4,000 00 | 4,000 00 |
| 1 | 1 | Chief, Venereal Disease Division | 3,540 00 | 4,000 00 |
| 1 | 1 | Chief, Division Sanitary Statistics, Library, etc | 4,300 00 | 4,200 00 |
| 1 | 1 | Chief Dominion Analyst | 4,200 00 | 4,200 00 |
| 1 | 1 | Senior Accountant | 3,510 00 | 3,330 00 |
| 1 | 1 | Assistant Chief Dominion Analyst | 2,880 00 | 2,760 00 |
| 5 | 5 | Senior Dominion Analysts: 4 at $3,120; 1 at $2,940 | 15,420 00 | 14,520 00 |
| 1 | 1 | Secretary | 2,820 00 | 2,700 00 |
| 1 | 1 | Superintendent, Marine Hospitals Service | 3,120 00 | 3,000 00 |
| 2 | 2 | Head Clerks: 1 at $2,640; 1 at $2,550 | 5,190 00 | 4,950 00 |
| 1 | 1 | Principal Translator | 2,640 00 | 2,520 00 |
| 1 | 1 | Accountant | 2,580 00 | 2,460 00 |
| 1 | 1 | Director of Publicity | 2,400 00 | 2,400 00 |
| 9 | 9 | Dominion Analysts: 2 at $2,160; 3 at $2,040; 1 at $2,010; 3 at $1,800 | 17,850 00 | 17,400 00 |
| 1 | 1 | Principal Clerk Bookkeeper | 1,950 00 | 1,830 00 |
| 1 | 1 | Inspector of Foods, etc | 1,825 00 | 1,725 00 |
| 2 | 2 | Assistant Chemists: 1 at $1,680; 1 at $1,410 | 3,090 00 | 2,880 00 |
| 2 | 2 | Senior Clerk Bookkeepers: 1 at $1,470; 1 at $1,410 | 2,880 00 | 2,790 00 |
| 1 | 1 | Senior File Clerk | 1,410 00 | 1,350 00 |
| 1 | 1 | Departmental Librarian | 1,320 00 | 1,320 00 |
| 2 | 2 | Senior Clerks: 1 at $1,440; 1 at $1,320 | 2,760 00 | 2,700 00 |
| 1 | 1 | Senior Statistical Clerk | 1,525 00 | 1,425 00 |
| 3 | 3 | Senior Clerk Stenographers: 1 at $1,500; 1 at $1,440; 1 at $1,380 | 4,320 00 | 4,140 00 |
| 1 | 1 | Editorial Assistant | 1,350 00 | 1,290 00 |
| 1 | 1 | Stenographer Bookkeeper | 1,140 00 | 1,080 00 |
| 1 | 1 | Junior Departmental Librarian | 1,065 00 | 1,020 00 |
| 2 | 1 | Clerk Bookkeepers: 2 at $1,020 | 2,040 00 | 1,020 00 |
| 15 | 13 | Clerk Stenographers: 1 at $1,300, 1 at $1,137.50; 1 at $1,170; 1 at $1,140; 5 at $1,080; 2 at $1,020; 4 at $960 | 16,027 50 | 13,407 50 |
| 1 | 1 | Clerk Typist | 960 00 | 960 00 |
| 4 | 4 | Clerks: 1 at $1,525; 1 at $1,300; 1 at $1,005; 1 at $990 | 4,820 00 | 4,645 00 |
| 1 | 1 | Supplies Clerk | 1,050 00 | 990 00 |
| 1 | 1 | Stores Clerk | 1,080 00 | 1,020 00 |
| 1 | 1 | Duplicating Machine Operator | 960 00 | 960 00 |
| 1 | 1 | File Clerk | 960 00 | 960 00 |
| 3 | 2 | Junior Clerk Stenographers: 3 at $600 | 1,800 00 | 1,200 00 |
| 2 | 1 | Junior Clerk Typists: 1 at $645; 1 at $600 | 1,245 00 | 600 00 |
| 1 | 1 | Junior Clerk | 645 00 | 600 00 |
| 4 | 4 | Junior File Clerks: 1 at $660; 3 at $600 | 2,460 00 | 2,400 00 |
| 1 | 1 | Senior Messenger | 1,005 00 | 960 00 |
| 2 | 1 | Office Boys: 2 at $315 | 630 00 | 300 00 |
| | | Allowance for Private Secretary | 600 00 | 600 00 |
| 87 | 81 | | 155,612 50 | 146,677 50 |
| | | *Contingencies* | | |
| | | Salaries | 20,000 00 | 24,860 00 |
| | | Printing and Stationery | 10,000 00 | 12,000 00 |
| | | Travelling Expenses | 12,000 00 | 11,000 00 |
| | | Publicity | 35,000 00 | 35,000 00 |
| | | Sundries | 5,000 00 | 2,000 00 |
| | | | $2,000 00 | $4,860 00 |

# SUPPLEMENTARY ESTIMATES

## FOR THE FISCAL YEAR ENDING MARCH 31, 1922.

| No. of Vote. | Service. | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| 367 | MISCELLANEOUS. | | | |
| | Provisional Bonus allowance for the Inside and Outside Services of the Civil Service, to be paid to such persons and classes of persons, in such amounts and at such times as the Governor in Council may determine . . . . | | | 9,375,000 00 |

# FURTHER SUPPLEMENTARY ESTIMATES

## FOR THE YEAR ENDED MARCH 31, 1921.

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | CHARGES OF MANAGEMENT | | | |
| | Offices of the Assistant Receivers General and Country Savings Banks—Further amount required | | 12,000 00 | |
| | Printing Dominion Notes—Further amount required | | 75,000 00 | |
| 368 | Printing, Advertising, Inspection, Express, etc.—Further amount required | | 60,000 00 | |
| | Brokerage for purchase of Sinking Funds—Further amount required | | 1,000 00 | |
| | Clerical assistance in connection with transfer and registration of war loan bonds—Further amount required | | 66,000 00 | |
| | | | | 214,000 00 |
| | CIVIL GOVERNMENT | | | |
| | *Administration of Justice—* | | | |
| 369 | Contingencies—Further amount required | | 10,000 00 | |
| | *Department of the Secretary of State—* | | | |
| | *Editorial Committee on Government Publications—* | | | |
| 370 | To provide for salary of the Chairman from 1st July, 1920, to 31st March, 1921, at $4,500 per annum | 3,375 00 | | |
| | To provide for salary of the Secretary from 1st July, 1920, to 31st March, 1921, at $1,500 per annum | 1,125 00 | | |
| | | | 4,500 00 | |
| | *Public Printing and Stationery Branch—Contingencies—* | | | |
| 371 | Printing and Stationery Supplies | 1,700 00 | | |
| | Travelling Expenses | 4,800 00 | | |
| | Counsel Fee in Tessier Case | 150 00 | | |
| | | | 6,650 00 | |
| | *Department of Interior—* | | | |
| 372 | Contingencies—Further amount required | | 57,500 00 | |
| | *Department of Immigration and Colonization—* | | | |
| 373 | Contingencies—Further amount required | | 10,000 00 | |
| | *Post Office Department—* | | | |
| 374 | To provide for the salaries for the month of March, 1921, of one General Superintendent of Postal Service at the rate of $5,400 a year, and two Division Superintendents of Postal Service at rate of $4,800 a year each | | 1,250 00 | |
| | *Contingencies—* | | | |
| | Clerical Assistance—further amount required | 9,000 00 | | |
| | Printing and Stationery—further amount required | 5,000 00 | | |
| | Sundries—further amount required | 9,000 00 | | |
| | | | 23,000 00 | |
| | *Department of Labour—* | | | |
| 375 | Contingencies—Further amount required | | 20,000 00 | |
| | *High Commissioner's Office—* | | | |
| 376 | Contingencies—Further amount required | | 7,000 00 | |
| | Carried forward | | 139,900 00 | 214,000 00 |

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | 139,900 00 | 214,000 00 |
| | CIVIL GOVERNMENT—*Concluded.* | | | |
| | *Civil Service Commission—* | | | |
| | *Contingencies—* | | | |
| | To provide for payment of $1,200 each as an honorarium to Messrs. W. Kearns, J. C. O'Connor, A. St. Laurent and D. L. McKeand for services as members of the Board of Hearing and Recommendation | 4,800 00 | | |
| | Additional amount required to complete application of classification and reorganization of the | | | |
| 377 | Department of Public Printing and Stationery | 5,120 00 | | |
| | Additional amount required to meet cost of holding examinations required by law, including advertising | 10,000 00 | | |
| | Clerical Assistance—Further amount required | 10,000 00 | | |
| | Printing and Stationery—Further amount required | 25,000 00 | | |
| | Sundries—Further amount required | 10,000 00 | | |
| | | | 64,920 00 | |
| | | | | 204,820 00 |
| | PENITENTIARIES. | | | |
| 378 | Penitentiaries—Further amount required | | | 200,000 00 |
| | LEGISLATION | | | |
| | SENATE | | | |
| 379 | Contingencies—Further amount required | | 6,259 59 | |
| | HOUSE OF COMMONS | | | |
| | To purchase for the use of Senators and Members of Parliament, 350 copies of the *Conadian Annual Review*, edition of 1919—Further amount required | 350 00 | | |
| | Sessional Clerks—Further amount required | 7,800 00 | | |
| | Sergeant-at-Arms:— | | | |
| 380 | Sessional Messengers—Further amount required | 9,000 00 | | |
| | Temporary Charwomen—Further amount required | 4,700 00 | | |
| | Temporary Servants—Further amount required | 11,000 00 | | |
| | Parliamentary Restaurant—Further amount required | 8,800 00 | | |
| | | | 41,650 00 | |
| | | | | 47,909 59 |
| | AGRICULTURE | | | |
| 381 | For purchase of Seed Grain—Governor General's Warrant, December 22, 1920 | | 1,500,000 00 | |
| 382 | For health of animals—Further amount required—Governor General's Warrant, January 18, 1921 | | 100,000 00 | |
| 383 | For health of animals—Further amount required—Governor General's Warrant, February 11, 1921 | | 100,000 00 | |
| 384 | Health of Animals—Further amount required | | 100,000 00 | |
| | | | | 1,800,000 00 |
| | IMMIGRATION AND COLONIZATION | | | |
| 385 | Contingencies in Canadian, British and Foreign Agencies, and general immigration expenses—Further amount required | | 150,000 00 | |
| 386 | Exhibitions—Further amount required | | 5,000 00 | |
| | | | | 155,000 00 |
| | Carried forward | | | 2,621,729 59 |

| No. of Vote. | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | | 2,621,729 59 |
| | PENSIONS | | | |
| 387 | To provide for additional salary to Mr. Kenneth Archibald, Acting Commissioner, from September 7 to December 31, 1920 | | 380 00 | |
| 388 | Salaries and contingent expenses of the Board of Pension Commissioners for Canada—Further amount required—Governor General's Warrant December 16, 1920 | | 350,000 00 | |
| | | | | 350,380 00 |
| | MILITIA AND DEFENCE | | | |
| 389 | Royal Military College—Further amount required | | 35,000 00 | |
| | *Civil Pensions*— | | | |
| | Life Pension to Robert Allan | 269 52 | | |
| 390 | Life Pension to Ronald Morrison | 330 00 | | |
| | Life Pension to Walter Pettipas | 515 90 | | |
| | | | 1,115 42 | |
| 391 | Gratuity to Fred Emmet | | 1,428 00 | |
| | | | | 37,543 42 |
| | RAILWAYS AND CANALS—CHARGEABLE TO INCOME | | | |
| | CANALS | | | |
| | Carillon and Grenville—Improvements—Additional amount required | 20,500 00 | | |
| 392 | Welland—Reconstruction of Port Colborne Elevator—Additional amount required | 15,000 00 | | |
| | Lachine—St. Peter River Syphon Repairs—Additional amount required | 1,000 00 | | |
| | | | 36,500 00 | |
| | RAILWAYS | | | |
| | Grand Trunk Railway—To provide for payment of expenses in connection with the acquisition of the Grand Trunk and associated railway systems— | | | |
| 393 | Additional amount required | 200,000 00 | | |
| | Quebec Bridge—To pay balance of accounts | 24,555 50 | | |
| | | | 224,555 50 | |
| | MISCELLANEOUS | | | |
| | Surveys and Inspections—Canals—Additional amount required | 10,000 00 | | |
| 394 | To provide for the payment of expenses in connection with the administration of Fuel Control (Governor General's Warrant August 5, 1920) | 50,000 00 | | |
| | To increase the amount of Loan authorized by vote 478, Appropriation Act number 4, 1920—Additional amount required | 1,520,000 00 | | |
| | | | 1,580,000 00 | |
| | PUBLIC WORKS—CHARGEABLE TO INCOME | | | 1,841 055 50 |
| | PUBLIC BUILDINGS | | | |
| | *Nova Scotia* | | | |
| 395 | Halifax—Post Office—Alterations to fittings | | 4,210 00 | |
| | *New Brunswick* | | | |
| 396 | St. John—Post Office—Repairs and renewals to heating system—Further amount required | | 690 00 | |
| | *Ontario* | | | |
| | *Rents, Repairs, Furniture, Heating, Etc.* | | | |
| | Ottawa Public Buildings—Heating, including salaries of engineers, firemen and watchmen—Further amount required | | | |
| 397 | Water | 167,000 00 | | |
| | Telephone service—Further amount required | 55,000 00 | | |
| | Dominion Public Buildings—Salaries of caretakers, engineers, firemen, etc.—Further amount required | 20,000 00 | | |
| | | 66,000 00 | | |
| | | | 308,000 00 | |
| | Carried forward | | 312,900 00 | 4,850,708 51 |

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | 312,900 00 | 4,850,708 51 |
| | PUBLIC WORKS—CHARGEABLE TO INCOME—*Concluded.* | | | |
| | HARBOURS AND RIVERS | | | |
| | *Nova Scotia* | | | |
| 398 | Owls Head—Repairs to wharf—Further amount required | 1,110 00 | | |
| | Port Lorne—Breakwater repairs and renewals—Further amount required | 1,260 00 | | |
| | | | 2,370 00 | |
| | *British Columbia* | | | |
| 399 | Moresby Island—Wharf renewal—Further amount required | | 1,250 00 | |
| | TELEGRAPH AND TELEPHONE LINES | | | |
| 400 | For contribution of half cost of reconstruction of telegraph lines jointly owned by the Anglo-American Telegraph Co. and the Dominion Government | | 4,750 00 | |
| | *Miscellaneous* | | | |
| 401 | Architectural Branch—Salaries of Architects, Clerks of Works, Inspectors, Draughtsmen, Clerks and Messengers of Outside Service—Further amount required | 7,000 00 | | |
| | Engineering Branch—Salaries of Engineers, Inspectors, Superintendents, Draughtsmen, Clerks and Messengers of Outside Service—Further amount required | 53,000 00 | | |
| | Surveys and Inspections—Further amount required | 35,000 00 | | |
| | | | 95,000 00 | |
| | MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS | | | 416,270 00 |
| 402 | Canada and Australia, or New Zealand, or both, on the Pacific Ocean, steam service between—Further amount required | | | 19,300 00 |
| | OCEAN AND RIVER SERVICE. | | | |
| 403 | Maintenance and repairs to Dominion Steamers and Icebreakers—Further amount required | | 304,000 00 | |
| 404 | To provide for the temporary relief of distressed seamen and to cover the expenses of shipping forms—Further amount required | | 3,500 00 | |
| | | | | 307,500 00 |
| | PUBLIC WORKS—CHARGEABLE TO CAPITAL. | | | |
| | MARINE DEPARTMENT. | | | |
| 405 | River St. Lawrence Ship Channel—Maintenance and operation of dredging fleet—Further amount required | | | 30,000 00 |
| | LIGHTHOUSE AND COAST SERVICE. | | | |
| 406 | Signal Service—Further amount required | | | 4,000 00 |
| | FISHERIES | | | |
| 407 | To provide for the expenses of Counsel in the Quebec Fisheries Reference before the Judicial Committee of the Privy Council | | | 21,645 55 |
| | Carried forward | | | 5,649,424 06 |

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | | 5,649,424 06 |
| | MINES AND GEOLOGICAL SURVEY | | | |
| 408 | Amount required for balance of development expenses, and capital costs of a demonstration plant, established by the Lignite Utilization Board of Canada, in connection with the carbonizing and briquetting of lignite coal. This grant is made upon condition that the Provinces of Manitoba and Saskatchewan, each agree to supply an additional $70,000 —Governor General's Warrant, October 11th 1920 | | | 140,000 00 |
| | LABOUR | | | |
| 409 | Industrial Disputes Investigation Act—Further amount required | | 5,000 00 | |
| 410 | Conciliation and Labour Act—Further amount required | | 24,000 00 | |
| 411 | Emergency Relief—Governor General's Warrant 24th January, 1921 | | 500,000 00 | |
| | | | | 529,000 00 |
| | INDIANS | | | |
| | *Prince Edward Island*— | | | |
| 412 | Repairs to Roads | 200 00 | | |
| | Relief to Destitute Indians—Further amount required | 300 00 | | |
| | | | 500 00 | |
| | *Manitoba, Saskatchewan, Alberta and Northwest Territories*— | | | |
| 413 | Seed Grain and Garden Seeds—Further amount required | | 19,285 00 | |
| | *British Columbia*— | | | |
| | Relief to Destitute—Further amount required | 8,500 00 | | |
| 414 | Hospital, Medical Attendance, etc.—Further amount required | 19,500 00 | | |
| | Travelling expenses—Further amount required | 6,700 00 | | |
| | | | 34,700 00 | |
| | *Yukon*— | | | |
| 415 | Relief, Medical Attendance, etc.—Further amount required | | 1,500 00 | |
| | *General*— | | | |
| 416 | Legal Expenses—Further amount required | | 5,000 00 | |
| | | | | 60,985 00 |
| | GOVERNMENT OF THE NORTHWEST TERRITORIES | | | |
| 417 | North West Territories, Explorations—(Governor General's Warrant January 18, 1921) | | | 30,000 00 |
| | DOMINION LANDS AND PARKS | | | |
| | Dominion Lands Contingencies—Further amount required | | 40,000 00 | |
| | Amount required to pay the fees of Mr. J. A. Cote as Secretary of the Board of Examiners for Dominion Land Surveyors | | 275 00 | |
| | Grant to Canadian Forestry Association—Further amount required | | 3,000 00 | |
| 418 | Canadian National Parks—(including Governor General's Warrant January 26, 1921, for $50,000.00) Further amount—required | | 65,000 00 | |
| | To meet uncollected portion of advances of Seed Grain made in the Western Provinces by the chartered Banks to holders of unpatented Dominion Lands, under the guarantee of the Dominion Government—Further amount required | | 85,000 00 | |
| | Costs of Litigation and legal expenses—Further amount required | | 5,000 00 | |
| | | | | 198,275 00 |
| | Carried forward | | | 6,607,684 06 |

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | | 6,607,684 06 |
| | SOLDIERS' CIVIL RE-ESTABLISHMENT | | | |
| 419 | Care of Patients and Limb Factory Operations—To provide artificial limbs, orthopaedic boots, etc.—Further amount required | | 1,600,000 00 | |
| 420 | Unemployment Relief—To provide for assistance to pensioners and vocationally trained disabled men, who are out of employment, or who are able only to secure inadequate employment to maintain themselves and their dependents during the months of January, February and March, 1921. P.C. 43 of 10th January and P.C. 98 of the 17th January, 1921—Governor General's Warrant, 15th January, 1921 | | 1,100,000 00 | |
| 421 | Salaries—Administrative, Clerical, Medical, District Pension Administration, Unemployment Relief Administration—Further amount required | | 375,000 00 | |
| | | | | 3,075,000 00 |
| | MISCELLANEOUS | | | |
| 422 | Printing Bureau—Plant repairs and renewals—Further amount required | | 13,000 00 | |
| 423 | Grant to Navy League of Canada towards expenses connected with the exhibition of Naval Pictures in Canada | | 5,000 00 | |
| 424 | Paper Control Tribunal | | 923 73 | |
| 425 | To provide for the administration of the Business Profits War Tax Act, 1916, and the Income War Tax Act, 1917. Appointments for the purpose may be made without reference to the provisions of the Civil Service Act—Further amount required | | 600,000 00 | |
| 426 | Expenses under the Naturalization Act—Further amount required | | 12,000 00 | |
| 427 | Grant to Interparliamentary Union for Peace | | 200 00 | |
| | | | | 631,123 73 |
| | CUSTOMS | | | |
| 428 | To provide for expenses of maintenance of Revenue Cruisers and for Preventive Service—Further amount required | | | 45,000 00 |
| | EXCISE | | | |
| 429 | Excise War Tax Contingencies—Further amount required | | | 210,000 00 |
| | RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE. | | | |
| 430 | Canadian Government Railways—Toward deficit of working expenditure for nine months ended December 31st, 1920, the management of the Railways being hereby authorized to apply the receipts and revenues toward payment of the working expenditure—Additional amount required | | | 2,000,000 00 |
| | PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE | | | |
| | TELEGRAPH AND TELEPHONE LINES | | | |
| 431 | Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service—Further amount required | | 40,000 00 | |
| | British Columbia—Mainland—Further amount required | | 12,000 00 | |
| | Carried forward | | 52,000 00 | 12,568,807 79 |

| No. of Vote | Service | $ cts. | $ cts. | $ cts. |
|---|---|---|---|---|
| | Brought forward | | 52,000 00 | 12,568,807 79 |
| | PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE—*Concluded* | | | |
| | TELEGRAPH AND TELEPHONE LINES—*Concluded* | | | |
| 431 | British Columbia—Vancouver Island District—Further amount required | | 35,000 00 | |
| | Yukon System (Ashcroft-Dawson)—Further amount required | | 35,000 00 | |
| | | | | 122,000 00 |
| | POST OFFICE—OUTSIDE SERVICE | | | |
| | MAIL SERVICE | | | |
| 432 | Mail Service by Railway—Further amount required | | 365,000 00 | |
| | MISCELLANEOUS | | | |
| 433 | Overtime—Further amount required | 25,000 00 | | |
| | Miscellaneous—Further amount required | 235,000 00 | | |
| | To pay certain railway mail clerks for extra services in connection with checking incoming and outgoing British mails during the winter of 1919-20 and summer of 1920 | 641 12 | | |
| | To provide for the payment to Mrs. Elizabeth Hamly, widow of the late J. S. Hamly, of the sum of $3,057.50, being the amount he was entitled to by way of living allowance at the rate of $75.00 a month while Acting Postmaster at Lethbridge from the 18th December, 1914, to the 11th May, 1918 | 3,057 50 | | |
| | To provide for the payment of a compassionate allowance to the widow of the late W. O. Simpson, formerly Postal Clerk, Calgary Post Office, who was accidentally crushed to death on the 3rd October, 1919, by the elevator in the Post Office while in the performance of his duties | 2,000 00 | | |
| | | | 265,698 62 | |
| | | | | 630,698 62 |
| | TRADE AND COMMERCE | | | |
| 434 | Canada Grain Act, Administration of—Further amount required | | 60,000 00 | |
| 435 | Trade Commissioners and Commercial Agents—Further amount required | | 40,000 00 | |
| | | | | 100,000 00 |
| | WEIGHTS AND MEASURES | | | |
| 436 | Rent, Fuel, Travelling Expenses, Postage, etc.—Additional amount required | | | 10,000 00 |
| | UNPROVIDED ITEMS, 1919-20 | | | |
| 437 | To cover unprovided items, 1919-20, as per Auditor General's Report, part B, page 3, 1919-20 | | | 1,250,303 73 |
| | | | | 14,681,810 14 |

SUMMARY

| | |
|---|---|
| Chargeable to Consolidated Revenue Fund | $13,401,506 41 |
| Chargeable to Capital | 30,000 00 |
| Unprovided Items, 1919-20 | 1,250,303 73 |
| | $14,681,810 14 |

# REPORT

OF THE

# SUPERINTENDENT OF INSURANCE

OF THE

# DOMINION OF CANADA

FOR THE

## YEAR ENDED DECEMBER 31

## 1920

VOLUME I

## INSURANCE COMPANIES OTHER THAN LIFE

*PRINTED BY ORDER OF PARLIAMENT*

OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1921

[No. 8—Vol. I—1921.]

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DEPARTMENT OF INSURANCE,
OTTAWA, JUNE 30, 1921.

To the Honourable Sir HENRY DRAYTON,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance other than life insurance in Canada during the year 1920, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

*Fire Insurance, 1920.*

During the year 1920, the business of fire insurance was transacted in Canada by 152 companies, as compared with 134 companies on the preceding year. Of the 152 companies, 43 were Canadian, 46 British and 63 Foreign. Four of the Canadian companies, The Canadian Surety Company, The Imperial Guarantee and Accident Insurance Company, The London and Lancashire Guarantee and Accident Company of Canada and The North American Accident Company, and three British companies, The Marine Insurance Company, Limited, The Motor Union Insurance Company, Limited, and The Union Marine Insurance Company, Limited, transacted fire insurance only in connection with their automobile business.

The list differs from that of 1919 by the addition of four Canadian companies, Canadian Insurance and Guarantee Company, The Pacific Marine Insurance Company, Reliance Insurance Company of Canada, and The Scottish Assurance Corporation; six British companies, the Essex and Suffolk Equitable Insurance Society, Limited, The Merchants Marine Insurance Company, Limited, The National Provincial Plate Glass and General Insurance Company, Limited, Railway Passengers Assurance Company, The Royal Scottish Insurance Company, Limited, and The Traders and General Insurance Association, Limited; and eight foreign companies, Caledonian-American Insurance Company, The Hardware Dealers Mutual Fire Insurance Company of Wisconsin, Manufacturing Wood Workers Underwriters, Minnesota Implement Mutual Fire Insurance Company, National Liberty Insurance Company of America, The Retail Hardware Mutual Fire Insurance Company, Sterling Fire Insurance Company of Indiana, and Tokio Marine and Fire Insurance Company, Limited.

Since the beginning of the year 1921, licenses for fire insurance have been issued to the following companies:—The Caxton Insurance Company, Limited, and The Pacific Fire Insurance Company.

The results of the year's operations in fire insurance in Canada may be shown by the following figures, the ratios for 1919 being also given for the purpose of comparison:—

| — | Net premiums received. | Net losses paid. | Ratio losses paid to premiums received. | The same 1919. |
|---|---|---|---|---|
| | $ | $ | % | % |
| Canadian companies | 8,003,456 | 3,198,302 | 39·96 | 42·65 |
| British companies | 25,332,651 | 10,985,183 | 43·36 | 41·16 |
| Foreign companies | 17,191,830 | 7,751,902 | 45·09 | 41·97 |
| Totals | 50,527,937 | 21,935,387 | 43·41 | 41·67 |
| Totals for 1919 | 40,031,474 | 16,679,355 | ..... | ..... |

The foregoing figures do not take into account the change during the year in the uncollected premiums and agents' balances, the change in the reserve of unearned premiums or the change in the outstanding unpaid losses of the companies. In other words, the figures are compiled on a cash, not a revenue, basis, and therefore are not the most suitable for ascertaining the profit or loss on the underwriting for the year. If there is deducted from the premiums written during the year the increase in the reserve of unearned premiums during the year there is obtained the amount of premiums earned and by comparing with this the amount of losses incurred, the actual loss ratio for the year is obtained. These ratios will be found on pages clxxxiv, and clxxxvi, and may be summarized as follows:—

| | Premiums earned. | Losses incurred. | Ratio losses incurred to premiums earned. | The same 1919. |
|---|---|---|---|---|
| | $ | $ | % | % |
| Canadian companies | 6,917,786 | 3,274,484 | 47·33 | 45·80 |
| British companies | 22,519,099 | 11,229,301 | 49·87 | 44·39 |
| Foreign companies | 15,148,698 | 8,457,300 | 55·83 | 43·58 |
| Totals | 44,585,583 | 22,961,085 | 51·50 | 44·34 |
| Totals for 1919 | 37,832,714 | 16,774,994 | ..... | ..... |

Following the practice commenced last year a separation of the figures regarding the business according to the term of the policies has been required by the statement form and this year the figures for all companies are complete. The figures are as follows:—

| — | Rates of losses incurred per cent of premiums earned. | | | | | |
|---|---|---|---|---|---|---|
| | 1920. | | 1919. | | 1918. | |
| | One Year or less. | All others. | One Year or less | All others. | One Year or less. | All others. |
| | % | % | % | % | % | % |
| Canadian companies | 48·66 | 50·60 | 47·11 | 45·11 | 55·15 | 44·29 |
| British companies | 51·75 | 48·68 | 44·66 | 42·88 | 54·80 | 48·73 |
| Foreign companies | 56·81 | 50·91 | 43·96 | 42·38 | 57·70 | 54·94 |
| Totals | 52·45 | 49·68 | 44·72 | 43·35 | 55·85 | 49·08 |

*Distribution by Provinces.*

There is included in this Report on pages clxxv to clxxxiii inclusive, figures showing the premiums written and losses incurred *(licensed* reinsurance deducted) by fire insurance companies licensed by the Department according to Provinces, and show as usual a wide difference between the loss ratio experienced in different parts of the country as follows:—The totals for the year 1920 are given below.

| Province | 1920 | | | Ratio 1919 | Ratio 1918 | Ratio 1917 | Ratio 1916 | Ratio 1916-1920 Inclusive |
|---|---|---|---|---|---|---|---|---|
| | Premiums written | Losses Incurred | Ratio | | | | | |
| | $ | $ | % | % | % | % | % | % |
| Alberta | 3,975,209 | 1,369,742 | 34·46 | 34·60 | 44·64 | 32·87 | 47·93 | 38·11 |
| British Columbia | 5,457,774 | 1,656,790 | 30·36 | 29·84 | 29·79 | 25·40 | 45·04 | 31·37 |
| Manitoba | 4,255,715 | 1,746,310 | 41·23 | 25·25 | 62·38 | 59·15 | 52·09 | 46·52 |
| New Brunswick | 2,814,316 | 1,854,440 | 65·89 | 52·48 | 42·89 | 59·54 | 60·50 | 57·15 |
| Nova Scotia | 2,964,541 | 2,102,081 | 70·91 | 50·32 | 28·40 | 69·29 | 50·16 | 55·36 |
| Ontario | 18,187,899 | 7,051,784 | 38·77 | 40·89 | 59·47 | 62·77 | 77·46 | 52·86 |
| Prince Edward Island | 239,117 | 85,450 | 35·74 | 46·87 | 20·55 | 48·52 | 210·13 | 60·29 |
| Quebec | 12,460,407 | 7,124,789 | 57·18 | 50·54 | 52·69 | 60·98 | 49·18 | 54·27 |
| Saskatchewan | 4,345,634 | 1,823,490 | 41·96 | 39·23 | 48·74 | 44·44 | 39·72 | 42·53 |
| Yukon | 6,938 | 170 | 2·45 | ..... | 5·86 | 5·26 | ..... | 24·12 |
| Floater business (undivided) | 76,731 | 57,294 | 74·67 | ..... | ..... | ..... | ..... | ..... |
| Totals | 54,764,281 | 24,872,340 | 45·42 | 41·10 | 50·76 | 55·62 | 58·78 | 49·17 |

*Experience of Fifty-two Years, 1869-1919.*

The premiums received and losses paid for the fifty-two years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

| Year. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums. received. |
|---|---|---|---|
| | $ | $ | % |
| 1869 | 1,785,539 | 1,027,720 | 57·56 |
| 1870 | 1,916,779 | 1,624,837 | 84·77 |
| 1871 | 2,321,716 | 1,549,199 | 66·73 |
| 1872 | 2,628,710 | 1,909,975 | 72·66 |
| 1873 | 2,968,416 | 1,682,184 | 56·67 |
| 1874 | 3,522,303 | 1,926,159 | 54·68 |
| 1875 | 3,594,764 | 2,563,531 | 71·31 |
| 1876 | 3,708,006 | 2,867,295 | 77·33 |
| 1877 | 3,764,005 | 8,490,919 | 225·58 |
| 1878 | 3,368,430 | 1,822,674 | 54·11 |
| 1879 | 3,227,488 | 2,145,198 | 66·47 |
| 1880 | 3,479,577 | 1,666,578 | 47·90 |
| 1881 | 3,827,116 | 3,169,824 | 82·83 |
| 1882 | 4,229,706 | 2,664,986 | 63·01 |
| 1883 | 4,624,741 | 2,920,228 | 63·14 |
| 1884 | 4,980,128 | 3,245,323 | 65·16 |
| 1885 | 4,852,460 | 2,679,287 | 55·22 |
| 1886 | 4,932,335 | 3,301,388 | 66·93 |
| 1887 | 5,244,502 | 3,403,514 | 64·90 |
| 1888 | 5,437,263 | 3,073,822 | 56·53 |
| 1889 | 5,588,016 | 2,876,211 | 51·47 |
| 1890 | 5,836,071 | 3,266,567 | 55·97 |
| 1891 | 6,168,716 | 3,905,697 | 63·31 |
| 1892 | 6,512,327 | 4,377,270 | 67·22 |
| 1893 | 6,793,595 | 5,052,690 | 74·37 |
| 1894 | 6,711,369 | 4,589,363 | 68·38 |
| 1895 | 6,943,382 | 4,993,750 | 71·92 |
| 1896 | 7,075,850 | 4,173,501 | 58·98 |
| 1897 | 7,157,661 | 4,701,833 | 65·69 |
| 1898 | 7,350,131 | 4,784,487 | 65·09 |
| 1899 | 7,910,492 | 5,182,038 | 65·51 |
| 1900 | 8,331,948 | 7,774,293 | 93·31 |
| 1901 | 9,650,348 | 6,774,956 | 70·20 |
| 1902 | 10,577,084 | 4,152,289 | 39·26 |
| 1903 | 11,384,762 | 5,870,716 | 51·57 |
| 1904 | 13,169,882 | 14,099,534 | 107·06 |
| 1905 | 14,285,671 | 6,000,519 | 52·00 |
| 1906 | 14,687,963 | 6,584,291 | 44·83 |
| 1907 | 16,114,475 | 8,445,041 | 52·41 |
| 1908 | 17,027,275 | 10,279,455 | 60·37 |
| 1909 | 17,049,464 | 8,646,826 | 50·72 |
| 1910 | 18,725,531 | 10,292,393 | 54·96 |
| 1911 | 20,575,255 | 10,936,948 | 53·16 |
| 1912 | 23,194,518 | 12,119,581 | 52·25 |
| 1913 | 25,745,947 | 14,003,759 | 54·39 |
| 1914 | 27,499,158 | 15,347,284 | 55·81 |
| 1915 | 26,474,833 | 14,161,949 | 53·49 |
| 1916 | 27,783,852 | 15,114,063 | 54·40 |
| 1917 | 31,246,530 | 16,379,102 | 52·42 |
| 1918 | 35,954,405 | 19,359,252 | 53·84 |
| 1919 | 40,031,474 | 16,679,355 | 41·67 |
| 1920 | 50,527,937 | 21,935,387 | 43·41 |
| Totals | 608,499,906 | 346,595,041 | 56·96 |

Taking the totals for the same fifty-two years, according to the nationalities of the companies, the following are the results:—

| Companies. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. |
|---|---|---|---|
| | $ | $ | % |
| Canadian | 120,820,706 | 70,848,988 | 58·64 |
| British | 347,994,650 | 201,010,339 | 57·76 |
| Foreign | 139,684,550 | 74,735,714 | 53·50 |
| Totals | 608,499,906 | 346,595,041 | 56·96 |

The loss rate for 1920 is below the average for the fifty-two years over which our records extend.

The ratio of losses incurred per cent of premiums received is 45·46 per cent, which is 3·55 per cent higher than the 41·91 of the previous year, and is ·14 per cent higher than the average for the last sixteen years (52·91). The following are the rates of incurred losses from 1906:—

| Companies. | 1920. | 1919 | 1918. | 1917. | 1916. | 1915. | 1914 | 1913. | 1912. | 1911. | 1910 | 1909 | 1908. | 1907. | 1906. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 40·92 | 41·67 | 45·87 | 53·75 | 56·34 | 53·18 | 61·50 | 61·31 | 52·59 | 53·08 | 60·41 | 55·87 | 72·11 | 53·28 | 52·68 |
| British | 44·33 | 42·35 | 50·03 | 55·33 | 60·05 | 49·54 | 58·15 | 54·78 | 50·95 | 53·80 | 57·01 | 49·74 | 58·07 | 55·22 | 46·65 |
| Foreign | 49·19 | 41·36 | 53·86 | 60·73 | 57·78 | 54·02 | 55·19 | 56·96 | 50·21 | 48·95 | 59·72 | 46·72 | 55·74 | 51·36 | 40·45 |
| Totals | 45·46 | 41·91 | 50·63 | 56·84 | 58·70 | 51·58 | 57·82 | 56·71 | 51·12 | 52·54 | 58·40 | 50·46 | 60·77 | 54·02 | 46·73 |

*Insurance Written and Rates of Premium.*

The gross amount of policies, new and renewed, taken during the year by fire companies was $6,790,670,610 which is greater by $1,367,100,649 than the amount taken in 1919. The premiums charged thereon amounted in 1920 to $71,140,110.89 being $13,562,479.38 greater than the amount charged the previous year. The rate of premiums (1·051) is lower than that of 1919 (1·062). The loss rate (43·45) is 1·78 per cent higher than the loss rate of the previous year (41·67) and 13·51 per cent lower than the average loss rate (56·96) for the past fifty-two years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

| Companies. | Gross amount of Risks taken during the year. | Premiums charged thereon. | The same for 1920. | The same for 1919. | The same for 1918. | The same for 1917. | The same for 1916. | The same for 1915. |
|---|---|---|---|---|---|---|---|---|
| | $ | $ cts. | | | | | | |
| Canadian | 1,500,412,316 | 15,611,198 74 | 1·04 | 1·12 | 1·09 | 1·14 | 1·19 | 1·25 |
| British | 2,991,753,701 | 31,697,940 95 | 1·06 | 1·06 | 1·07 | 1·08 | 1·08 | 1·17 |
| Foreign | 2,998,504,593 | 23,830,971 20 | 1·05 | 1·02 | 1·03 | 1·03 | 1·04 | 1·08 |
| Totals | 6,790,670,610 | 71,140,110 89 | 1·05 | 1·06 | 1·06 | 1·07 | 1·09 | 1·16 |

Separating the one-year and short term business from the longer term business, the respective rates are as follows:—

| Companies. | Rate of premiums charged per cent of risk taken. | | | | | |
|---|---|---|---|---|---|---|
| | 1920. | | 1919. | | 1918. | |
| | One year or less. | All others. | One year or less. | All others. | One year or less. | All others. |
| Canadian | ·98 | 1·22 | 1·06 | 1·26 | 1·04 | 1·22 |
| British | 1·03 | 1·17 | 1·03 | 1·18 | 1·04 | 1·15 |
| Foreign | 1·01 | 1·20 | 0·98 | 1·23 | 1·00 | 1·21 |
| Totals | 1·01 | 1·19 | 1 02 | 1·21 | 1·02 | 1·19 |

The increase in the amounts taken in 1920 as compared with 1919 by Canadian companies is $329,678,154. For British companies there is an increase of $559,112,226, and for Foreign companies there is an increase of $478,310,269.

In 1919 the increase in amounts written by Canadian companies was $267,607,589 and the increase for British companies reporting to the Department was $285,070,559 and the increase for Foreign companies reporting to the Department was $264,856,757.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Acadia | $ 9,559,159 | Canadian Lumbermen's | $ 86,950 |
| Antigonish Farmers | 133,832 | Western | 70,708,947 |
| Beaver | 2,572,259 | | |
| British America | 4,580,222 | | |
| British Colonial | 9,924,626 | | |
| British Northwestern | 9,421,765 | | |
| Canada Accident | 7,167,840 | | |
| Canada National | 3,205,450 | | |
| Canada Security | 23,575,907 | | |
| Canadian Fire | 15,462,728 | | |
| Canadian Indemnity | 6,918,505 | | |
| Cumberland Farmers | 42,225 | | |
| Dominion | 7,390,524 | | |
| Dominion of Canada | 3,200,054 | | |
| Fire Insurance Co. of Canada | 14,796,962 | | |
| General Accident of Canada | 9,831,355 | | |
| Globe Indemnity | 15,936,212 | | |
| Grain Insurance | 65,279,297 | | |
| Guardian Insurance of Canada | 12,195,920 | | |
| Halifax | 982,131 | | |
| Hudson Bay | 5,569,191 | | |
| Imperial Underwriters | 6,159,531 | | |
| Kings Mutual | 258,400 | | |
| Liverpool-Manitoba | 3,245,300 | | |
| London Mutual | 22,199,430 | | |
| Mercantile | 3,899,562 | | |
| Mount Royal | 17,513,390 | | |
| Mutual Fire | 173,458 | | |
| North Empire | 16,334,742 | | |
| North West | 4,312,932 | | |
| Occidental | 1,474,335 | | |
| Pacific Coast | 4,543,494 | | |
| Pacific Marine | 1,329,687 | | |
| Pictou | 121,400 | | |
| Quebec | 70,996,620 | | |
| Reliance | 165,606 | | |
| Totals | $400,474,051 | | $ 70,795,897 |

Net increase, $329,678,154.

BRITISH COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Alliance | $ 6,675,472 | Commercial Union | $ 15,805,787 |
| Atlas | 15,316,454 | | |
| British Crown | 17,899,910 | | |
| British General | 21,432,086 | | |
| British Traders | 10,396,058 | | |
| Caledonian | 10,787,396 | | |
| Car and General | 43,109,640 | | |
| Century | 20,454,483 | | |
| Chinn | 610,912 | | |
| Eagle, Star and British Dominions | 42,922,337 | | |
| Employers' Liability | 14,247,777 | | |
| Essex and Suffolk | 15,316,454 | | |
| General Accident, Fire and Life | 5,411,940 | | |
| Guardian | 27,904,344 | | |
| Law, Union and Crown | 8,413,252 | | |
| Liverpool and London and Globe | 29,166,148 | | |
| London Guarantee and Accident | 1,388,284 | | |
| London and Lancashire | 22,507,679 | | |
| London Assurance | 15,517,583 | | |
| National Benefit | 6,370,706 | | |
| National Provincial Plate Glass | 4,558,233 | | |
| North British | 17,534,468 | | |
| Northern | 21,853,405 | | |
| Norwich Union | 9,227,808 | | |
| Ocean Accident & Guarantee | 3,079,192 | | |
| Palatine | 6,686,334 | | |

BRITISH COMPANIES—*Concluded.*

| | | |
|---|---|---|
| Phœnix | $ 22,763,575 | |
| Provincial | 7,639,600 | |
| Queensland | 10,562,367 | |
| Royal Exchange | 21,997,660 | |
| Royal | 39,851,532 | |
| Royal Scottish | 22,612,738 | |
| Scottish Metropolitan | 12,519,055 | |
| Scottish Union and National | 2,571,486 | |
| Sun | 6,115,461 | |
| Traders and General | 6,933,056 | |
| Union Assurance | 6,531,216 | |
| Union of Canton | 14,546,436 | |
| Yangtsze | 1,186,522 | |
| Yorkshire | 6,346,509 | |
| Totals | $574,918,013 | $ 15,805,787 |

Net increase, $559,112,226.

FOREIGN COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Ætna | $ 17,741,138 | American Alliance | $ 273,313 |
| Agricultural | 186,093 | American Insurance | 422,442 |
| Alliance of Phila | 2,333,478 | Boston | 1,241,421 |
| American Central | 1,003,435 | Citizens | 1,789,782 |
| American Equitable | 8,789,855 | American Lloyds | 907,627 |
| Caledonian—American | 6,487,006 | Connecticut | 1,223,043 |
| California | 5,504,828 | Fireman's Fund | 4,345,189 |
| Columbia | 10,204,051 | Millers National | 302,652 |
| Commercial Union | 149,557 | | |
| Continental | 24,681,311 | | |
| Equitable | 3,756,009 | | |
| Fidelity-Phenix | 17,289,229 | | |
| Fire Association | 87,922 | | |
| Firemen's Assurance | 2,210,784 | | |
| General of Paris | 8,005,162 | | |
| Girard | 3,011,018 | | |
| Glen Falls | 5,478,397 | | |
| Globe & Rutgers | 00,000,000 | | |
| Great American | 9,635,954 | | |
| Hardware Dealers | 91,801 | | |
| Hartford | 15,610,771 | | |
| Home | 33,643,612 | | |
| Insurance Company of North America | 41,975,458 | | |
| Ins. Co. of State of Pa | 2,656,846 | | |
| Lumbermen's | 7,216,667 | | |
| Manufacturing Lumbermen's | 3,330,069 | | |
| Manufacturing Woodworkers | 5,468,225 | | |
| Mechanics and Traders | 63,416 | | |
| Merchants Fire | 8,332,235 | | |
| Minnesota Implement | 91,801 | | |
| National-Ben Franklin | 3,571,390 | | |
| National of Hartford | 6,601,769 | | |
| National Liberty | 169,600 | | |
| National Union | 6,473,498 | | |
| La Nationale | 7,988,311 | | |
| Newark | 9,381,128 | | |
| New Hampshire | 2,018,112 | | |
| New Jersey | 5,738,269 | | |
| Niagara | 12,780,309 | | |
| Northwestern Mutual | 4,357,351 | | |
| Northwestern National | 4,248,093 | | |
| Phenix of Paris | 7,538,962 | | |
| Phoenix Insurance | 5,428,695 | | |
| Providence Washington | 10,280,920 | | |
| Queen | 15,095,931 | | |
| Retail Hardware | 91,801 | | |
| St. Paul | 6,375,210 | | |
| Springfield | 12,206,816 | | |
| Sterling | 385,410 | | |
| Stuyvesant | 5,176,081 | | |
| Tokio | 2,883,467 | | |
| L'Union | 18,386,319 | | |
| United States | 22,282,721 | | |

FOREIGN COMPANIES—*Concluded.*

| | | |
|---|---|---|
| Vulcan | 6,272,912 | |
| Westchester | 5,700,349 | |
| Total | $488,815,738 | $ 10,505,469 |

Net increase, $478,310,269

*Premiums and Losses Compared with Risks.*

The average rate of premiums charged on each $1,000 of risks taken in 1920 is 10,476 as against $10·616, which was the corresponding rate in 1919. The individual rates for the different companies will be found in the table on page xvi, and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $4.22 per $1,000 current risk. The corresponding rates for1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19,are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $5.68, $4.05, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, $5.00, $4.67, $3.91, $4.49, $4.60, $4.28 and 3.55 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1919 are also shown:—

CANADIAN COMPANIES.

| Company. | Losses incurred per $1,000 current risk. | The same for 1919. | Company. | Losses incurred per $1,000 current risk. | The same for 1919. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | | $ cts. | $ cts. |
| Acadia Fire | 3 84 | 4 72 | Guardian Ins. of Canada | 1 09 | 2 77 |
| Antigonish Farmers | 1 66 | 1 34 | Halifax | 4 91 | 4 08 |
| Beaver Fire | 1 67 | 1 68 | Hudson Bay | 4 27 | 5 54 |
| British America | 2 68 | 3 08 | Imperial Underwriters | 4 06 | 3 45 |
| British Colonial | 4 75 | 4 89 | Kings Mutual | 0 10 | 0 45 |
| British Northwestern | 4 18 | 4 71 | Liverpool Manitoba | 2 53 | 2 76 |
| Canada Accident | 4 87 | 3 02 | London Mutual | 2 89 | 3 16 |
| Canada National | 2 71 | 2 70 | Mercantile Fire | 3 44 | 3 17 |
| Canada Security | 7 89 | 0 79 | Mount Royal | 3 63 | 3 72 |
| Canadian Fire | 2 71 | 2 63 | Mutual | 7 72 | 4 67 |
| Canadian Indemnity | 4 47 | 3 64 | North Empire | 8 63 | 6 40 |
| Cumberland Farmers | 2 80 | 0 01 | Northwest | 3 45 | 3 80 |
| Dominion Fire | 3 34 | 3 01 | Occidental Fire | 4 43 | 4 85 |
| Dominion of Canada G. & A. | 1 79 | 1 02 | Pacific Coast Fire | 3 46 | 2 23 |
| Fire Insurance Co. of Canada | 4 87 | 2 29 | Pacific Marine | 1 22 | ..... |
| General Acct. of Canada | 4 46 | 2 76 | Pictou County | 2 02 | 0 83 |
| Globe Indemnity | 2 58 | 2 50 | Quebec Fire | 2 34 | 2 76 |
| Grain | 3 22 | ..... | Western | 3 07 | 3 03 |

Average for Canadian companies, $3·33.

BRITISH COMPANIES.

| Company. | Losses incurred per $1,000 current risk. | The same for 1919. | Company. | Losses incurred per $1,000 current risk. | The same for 1919. |
|---|---|---|---|---|---|
| | $ cts | $ cts. | | $ cts. | $ cts. |
| Alliance | 3 85 | 2 15 | National Benefit | 13 69 | 7 93 |
| Atlas | 3 31 | 3 87 | Nort British and Mercantile | 3 88 | 3 38 |
| Britisb Crown | 6 75 | 4 32 | Northern Assurance Co | 4 62 | 3 80 |
| British General | 3 21 | ..... | Norwich Union Fire | 3 61 | 3 79 |
| British Traders | 6 09 | 4 85 | Ocean Accident and Guarantee | 4 01 | 3 51 |
| Caledonian | 2 94 | 2 31 | Palatine | 4 92 | 2 91 |
| Car and General | 4 95 | 5 09 | Phœnix of London | 2 65 | 3 76 |
| Centnry | 8 67 | 5 40 | Provincial | 4 37 | 2 22 |
| China | 4 60 | ..... | Queensland | 5 57 | 6 57 |
| Commercial Union | 3 84 | 2 97 | Royal Exchange | 3 74 | 3 20 |
| Eagle, Star and British Dom's | 3 96 | 3 17 | Royal Insurance Co | 3 38 | 3 36 |
| Employers' Liability | 4 22 | 3 44 | R yal Scottish | 4 97 | ..... |
| Essex Suffolk | 1 44 | ..... | Scottish Metropolitan | 5 70 | 0 43 |
| General Accident, Fire & Life | 5 03 | 3 37 | Scottish Union and National | 3 01 | 2 33 |
| Guardian Assurance | 4 02 | 4 11 | Sun Insurance Office | 3 77 | 3 90 |
| Law Union and Rock | 3 04 | 1 71 | Traders a d General | 1 39 | ..... |
| Liverpool&London & Globe | 3 52 | 3 30 | Union Assurance Society | 3 69 | 3 87 |
| London Guarantee & Accident | 7 41 | 6 06 | Union Insurance of Canton | 5 49 | 3 68 |
| London and Lancashire Fire | 4 04 | 3 28 | Yorkshire | 5 73 | 3 47 |
| London Assurance | 3 45 | 2 11 | Yagtsze | 0 87 | ..... |
| National Provincial | 0 03 | ..... | | | |

Average for British companies, $403.

FOREIGN COMPANIES.

| Company. | Losses incurred per $1,000 current risk. | The same for 1919. | Company. | Losses incurred per $1,000 current risk. | The same for 1919. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | | $ cts. | $ cts. |
| Ætna | 4 19 | 3 89 | Lumbermen's Underwriting Alliance | 17 77 | 4 91 |
| Agricultural | 2 30 | 4 20 | Manufacturing Lumbermen's | 6 64 | 23 27 |
| Alliance Ins | 5 11 | 2 70 | Manufacturing Woodworkers | 9 60 | ..... |
| American Alliance | 4 62 | 4 51 | Mechanics' and Traders' | 4 90 | 15 88 |
| American Central | 5 32 | 3 65 | Merchants' Fire | 6 66 | 2 70 |
| American Equitable | 8 53 | 0 17 | Millers National | 6 80 | 6 68 |
| American Ins | 3 57 | 3 61 | Minnesota Implement | 1 09 | ..... |
| American Lloyds | 1 42 | 0 69 | National Ben Franklin | 2 69 | 2 53 |
| Boston | 8 58 | 5 60 | National Fire of Hartford | 6 18 | 2 90 |
| Caledonian-American | 0 39 | ..... | National Liberty | 12 77 | ..... |
| California | 2 58 | 3 05 | National Union Fire | 5 77 | 4 05 |
| Citizens' of Missouri | 3 89 | 2 91 | La Nationale | 4 41 | 4 09 |
| Columbia | 1 24 | ..... | Newark | 5 61 | 4 46 |
| Commercial Union of N.Y | 1 91 | 0 59 | New Hampshire | 8 11 | 6 06 |
| Connecticut | 3 31 | 3 44 | New Jersey | 2 70 | 0 61 |
| Continental | 4 97 | 3 83 | Niagara | 4 83 | 4 12 |
| Equitable Fire and Marine | 4 68 | 4 84 | Northwestern Mutual | 8 74 | 0 06 |
| Fidelity-Phenix | 5 87 | 3 80 | Northwestern National | 3 04 | 2 54 |
| Fire Association of Phila | 4 50 | 3 49 | Phenix of Paris | 4 70 | 3 76 |
| Fireman's Fund | 6 68 | 5 35 | Phœnix of Hartford | 2 89 | 3 01 |
| Firemen's Ins | 5 75 | 1 52 | Providence, Washington | 7 02 | 5 08 |
| General of Paris | 4 84 | 3 60 | Queen of America | 3 53 | 3 81 |
| Girard | 8 77 | 1 74 | Retail Hardware | 1 09 | ..... |
| Glens Falls | 5 16 | 3 63 | St. Paul Fire and Marine | 3 43 | 3 97 |
| Globe and Rutgers | 5 21 | 4 45 | Springfield Fire and Marine | 4 90 | 3 95 |
| Great American | 6 45 | 4 49 | Stuyvesant | 3 58 | 4 68 |
| Hardware Dealers | 1 09 | ..... | Tokio | 2 51 | ..... |
| Hartford Fire | 4 25 | 3 39 | L'Union, Paris, France | 7 73 | 4 14 |
| Home Insurance | 6 25 | 3 87 | United States Fire | 5 48 | 0 07 |
| Ins. Co. of N. America | 3 94 | 3 36 | Vulcan | 11 60 | 3 06 |
| Ins. Co. of State of Pa | 4 76 | 3 96 | Westchester | 4 82 | 5 03 |

Average for Foreign Companies, $5·05.

TABLE VI.—FIRE INSURANCE transacted in Canada in 1920.

| Companies. | Gross Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of premiums Charged per cent of risks taken. | The same for 1919. | Net cash received during the Year for Premiums. | Net cash paid during the Year for Losses. | Rate of losses paid per cent of net premiums received | The same for 1919. |
|---|---|---|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ cts. | | | $ cts. | $ cts. | | |
| Acadia Fire | 39,463,850 | 533,233 72 | 1·35 | 1·36 | 230,141 45 | 99,672 41 | 43·31 | 46·24 |
| Antigonish Farmers | 397,850 | 3,326 13 | 84 | 75 | 3,326 13 | 1,170 25 | 35·18 | 31·04 |
| Beaver Fire | 9,118,068 | 123,683 49 | 1·36 | 1·59 | 34,759 51 | 7,079 71 | 20 58 | 18·91 |
| British America | 140,517,056 | 1,428,980 52 | 1·02 | 1·05 | 866,080 94 | 359,281 98 | 42·47 | 37·16 |
| British Colonial | 37,332,623 | 521,890 65 | 1·40 | 1·36 | 222,950 27 | 119,324 00 | 53·52 | 52·15 |
| British Northwestern | 34,238,468 | 315,878 84 | 92 | 1·05 | 153,956 03 | 52,726 43 | 33·36 | 46·59 |
| Canada Accident and Fire | 31,077,794 | 338,574 63 | 1·09 | 92 | 120,248 09 | 51,097 72 | 42·40 | 35·81 |
| Canada National | 26,364,244 | 388,141 94 | 1·28 | 1·45 | 204,988 29 | 61,282 15 | 29·90 | 34·94 |
| Canada Security | 26,297,974 | 233,478 34 | 89 | 2·01 | 68,887 14 | 28,819 60 | 41·55 | 5·32 |
| Canadian Fire | 54,474,036 | 759,617 92 | 1·39 | 1·49 | 368,484 55 | 117,476 07 | 31·88 | 33·23 |
| Canadian Indemnity | 13,745,270 | 198,716 49 | 1·45 | 1·50 | 116,106 56 | 28,430 71 | 24·49 | 34·35 |
| Canadian Lumbermen's | 1,818,354 | 43,043 46 | 2·37 | 2·27 | 2,503 14 | None. | ..... | ..... |
| Canadian Surety | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Cumberland Farmers | 190,650 | 3,813 00 | 2·00 | 2·02 | 1,906 47 | 1,238 00 | 64·94 | 21 |
| Dominion Fire | 64,859,228 | 811,944 30 | 1·25 | 1·26 | 436,154 08 | 182,430 17 | 41·83 | 39·43 |
| Dominion of Canada Guarantee and Accident | 12,552,463 | 135,485 94 | 1·08 | 1·04 | 78,343 06 | 23,627 23 | 30·16 | 27·54 |
| Fire Insurance Co. of Canada | 49,906,578 | 470,275 93 | 94 | 91 | 196,047 78 | 94,750 48 | 45·08 | 14·69 |
| General Accident of Canada | 14,145,155 | 136,935 23 | 97 | 1·07 | 48,036 42 | 16,960 22 | 35·31 | 38·31 |
| Globe Indemnity | 45,337,106 | 466,177 72 | 1·03 | 96 | 193,181 44 | 64,053 68 | 33·13 | 38·45 |
| Grain Insurance | 65,279,297 | 212,106 18 | 32 | ..... | 201,490 02 | 29,002 34 | 14·39 | ..... |
| Guardian Insurance Co. of Canada | 21,376,221 | 250,182 51 | 1·17 | 1·07 | 62,729 02 | 24,480 08 | 44·84 | 13·04 |
| Halifax Fire | 3,072,465 | 51,674 25 | 1·68 | 1·45 | 30,759 94 | 13,200 92 | 42·92 | 125·59 |
| Hudson Bay | 32,654,549 | 430,765 91 | 1·32 | 1·32 | 256,430 88 | 88,350 00 | 39·09 | 52·67 |
| Imperial Guarantee and Accident | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Imperial Underwriters | 38,826,703 | 341,888 17 | 88 | 87 | 150,010 50 | 67,553 85 | 45·02 | 47·94 |
| Kings Mutual | 1,793,825 | 18,145 75 | 2·60 | 1·05 | 21,001 81 | 4,231 80 | 20·15 | 14·38 |
| Liverpool Manitoba | 49,908,233 | 573,553 29 | 1·15 | 1·09 | 313,849 08 | 96,659 31 | 30·80 | 38·99 |
| London and Lancashire Guarantee and Accident | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| London Mutual | 106,481,592 | 1,036,680 57 | 97 | 93 | 568,872 64 | 255,096 41 | 44·84 | 46·12 |
| Mercantile | 42,385,625 | 411,113 77 | 97 | 94 | 360,788 09 | 154,030 82 | 42·69 | 32·52 |
| Mount Royal | 107,314,248 | 1,265,923 71 | 1·18 | 1·24 | 629,140 36 | 277,189 14 | 44·06 | 48·74 |
| Mutual Fire | 959,061 | 21,547 37 | 2·25 | 2·00 | 20,253 10 | 8,630 44 | 42·61 | 32·68 |
| North American Accident | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| North Empire | 36,516,702 | 468,369 60 | 1·28 | 1·18 | 171,038 80 | 96,637 10 | 56·32 | 76·22 |
| North West | 25,233,226 | 301,283 89 | 1·19 | 1·12 | 163,833 16 | 63,166 89 | 38·56 | 48·60 |
| Occidental | 40,541,442 | 523,800 01 | 1·29 | 1·17 | 247,729 05 | 92,206 47 | 37·22 | 47·56 |
| Pacific Coast | 29,161,442 | 324,141 33 | 1·11 | 93 | 152,674 81 | 54,276 34 | 35·55 | 28·48 |
| Pacific Marine | 1,329,687 | 21,418 15 | 1·61 | ..... | 8,642 38 | 1,105 78 | 12·26 | ..... |
| Pictou County Farmers' | 569,400 | 4,364 58 | 77 | 80 | 4,364 58 | 2,760 59 | 63·25 | 36·65 |
| Quebec | 113,173,003 | 443,421 45 | 39 | 88 | 376,856 83 | 178,862 48 | 47·46 | 40·87 |
| Reliance | 165,606 | 689 10 | 41 | ..... | 486 93 | None. | ..... | ..... |
| Scottish Canadian | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Western | 182,404,172 | 1,996,928 90 | 1·09 | 1·14 | 916,403 98 | 380,942 11 | 41·52 | 53·98 |
| Totals | 1,500,412,316 | 15,611,198 74 | 1·04 | 1·12 | 8,003,457 31 | 3,198,303 68 | 39·97 | 42·65 |

FIRE INSURANCE transacted in Canada in 1920—*Continued.*

| Companies. | Gross Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of premiums charged per cent. of risks taken. | The same for 1919. | Net cash received during the Year for Premiums. | Net cash paid during the Year for Losses. | Rate of losses paid per cent of premiums received. | The same for 1919. |
|---|---|---|---|---|---|---|---|---|
| *British Companies.* | $ | $ cts. | | | $ cts | $ cts | | |
| Alliance | 50,118,433 | 486,079 08 | 0 97 | 0 93 | 428,771 33 | 190,882 48 | 44 52 | 33 28 |
| Atlas | 74,460,508 | 904,537 92 | 1 21 | 1 22 | 751,263 24 | 264,202 29 | 35 17 | 47 93 |
| British Crown | 64,471,701 | 774,918 00 | 1 20 | 1 24 | 640,048 60 | 296,636 40 | 54 93 | 41 87 |
| British General | 21,432,086 | 179,647 55 | 0 84 | .... | 107 559 57 | 29,151 89 | 27 10 | .... |
| British Traders | 28,492,549 | 349 370 55 | 1 23 | 1 19 | 270,719 95 | 123,954 49 | 45 79 | 30 78 |
| Caledonian | 67,899,631 | 720,329 85 | 1 06 | 1 02 | 523,646 40 | 213,115 13 | 40 70 | 37 32 |
| Car and General | 67,350,298 | 254,926 94 | 0 38 | 0 53 | 140,339 05 | 45,410 76 | 32 36 | 39 97 |
| Century | 36,492,455 | 423,736 59 | 1 16 | 1 69 | 291,023 09 | 118,631 55 | 40 76 | 36 91 |
| China | 1,039,497 | 17,792 47 | 1 71 | 1 59 | 9,935 88 | 554 29 | 5 58 | ..... |
| Commercial Union | 151,691,924 | 1,515,838 28 | 1 00 | 0 95 | 1,183,676 17 | 582,640 36 | 49 22 | 33.77 |
| Eagle Star and British Dominions | 90,345,576 | 644,037 44 | 0 71 | 0 83 | 451,123 71 | 186,800 69 | 41 40 | 32.30 |
| Employers' Liability | 103,796,446 | 1,027,644 41 | 0 99 | 0 97 | 833,218 16 | 401,723 49 | 48 21 | 39 14 |
| Essex and Suffolk | 10,688,869 | 115,448 99 | 1 14 | .... | 49,392 76 | 4,376 88 | 8 86 | .... |
| General Accident Fire | 62,280,274 | 662,965 62 | 1 06 | 1 02 | 581 522 69 | 273 127 72 | 46 97 | 37 38 |
| Guardian Assurance | 183,017,498 | 2,091,107 82 | 1 14 | 1 10 | 1,753,853 58 | 740,269 95 | 42 21 | 41 53 |
| Law, Union and Rock | 44,581,203 | 426,400 74 | 0 96 | 0 94 | 339,603 26 | 117,766 16 | 34.68 | 30 11 |
| Liverpool and London and Globe | 189,568,900 | 2,026,149 71 | 1 07 | 1 09 | 1,646,961 20 | 735,059 68 | 44 63 | 47 40 |
| London Guarantee | 84,905,674 | 1,036,738 37 | 1 22 | 1 12 | 859,994 64 | 531,889 80 | 61 85 | 49 95 |
| London and Lancashire | 135,880,407 | 1,392,341 53 | 1 02 | 1 02 | 1,107,974 06 | 549,922 46 | 49 63 | 44 14 |
| London Assurance | 71,109,766 | 722,563 36 | 1 03 | 0 98 | 621,332 63 | 217,477 09 | 35 00 | 25 80 |
| Marine | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Merchants' Marine | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Motor Union | None. | None. | ..... | ..... | None | None | ..... | ..... |
| National Benefit | 7,619,429 | 91,501 99 | 1 20 | 1 67 | 52,322 69 | 18,402 75 | 35 17 | 53 68 |
| National Prov. Plate Glass | 4,558,233 | 33,210 85 | 0 73 | .... | 17,414 32 | 61 73 | 0 35 | .... |
| North British and Mercantile | 141,790,467 | 1,532,540 52 | 1 08 | 1 07 | 1,252,237 62 | 636,983 77 | 50 87 | 44 60 |
| Northern Assurance | 124,166,090 | 1,418,999 91 | 1 14 | 1 19 | 1,214,345 52 | 577,075 40 | 47 52 | 41 49 |
| Norwich Union Fire | 116,691,873 | 1,341,343 11 | 1 15 | 1 13 | 1,179,151 30 | 485,156 94 | 41 14 | 41 24 |
| Ocean, Accident and Guarantee | 44,077,867 | 481,968 72 | 1 09 | 1 04 | 367,199 06 | 171,549 10 | 46 72 | 44 18 |
| Palatine | 56,268,871 | 598,731 25 | 1 06 | 1 01 | 487,715 60 | 246,558 21 | 50 55 | 37 72 |
| Phœnix of London | 143,616,566 | 1,771,918 01 | 1 23 | 1 25 | 1,296,599 18 | 368,281 31 | 28 40 | 42 44 |
| Provincial | 18,587,535 | 179,364 21 | 0 96 | 0 87 | 152,510 67 | 54,634 93 | 35 82 | 36 90 |
| Queensland | 32,213,567 | 342,567 91 | 1 06 | 1 12 | 280,656 19 | 105,548 60 | 37 61 | 39.78 |
| Railway Passengers | None. | None. | ..... | ..... | None | None | ..... | ..... |
| Royal Exchange | 108,060,767 | 972,622 33 | 0 90 | 0 93 | 804,616 55 | 351,553 27 | 43 69 | 39 57 |
| Royal Insurance | 236,836,477 | 2,629,154 19 | 1 11 | 1 13 | 2,178,381 93 | 856,798 88 | 39 33 | 44 99 |
| Royal Scottish | 22,612,738 | 224,736 39 | 0 99 | ..... | 173,357 73 | 58,486 33 | 33 74 | ..... |
| Scottish Metropolitan | 13,694,738 | 154,991 13 | 1 13 | 1 35 | 119,644 46 | 24,365 63 | 20 37 | ..... |
| Scottish Union | 57,827,488 | 564,465 83 | 0 98 | 0 94 | 464,627 37 | 175,580 51 | 37 79 | 35 92 |
| Sun Insurance | 100,220,965 | 1,066,070 14 | 1 06 | 1 00 | 852,356 88 | 364,631 93 | 42 78 | 45 39 |
| Traders and General | 6,933,056 | 83,590 96 | 1 21 | .... | 47,903 22 | 4,656 48 | 9 72 | .... |
| Union Assurance Society | 95,316,697 | 1,019,660 35 | 1 07 | 1 00 | 779,075 35 | 305,993 00 | 39 28 | 45 35 |
| Union of Canton | 66,988,619 | 719,322 98 | 1 07 | 0 98 | 547,273 71 | 255,081 40 | 46 61 | 30 85 |
| Union Marine | None. | None. | ..... | ..... | None. | None. | ..... | ..... |
| Yangtsze | 1,304,602 | 22,011 68 | 1 69 | 2 37 | 15,066 85 | 443 81 | 2 95 | ..... |
| Yorkshire | 53,458,618 | 676,132 57 | 1 26 | 1 25 | 558,234 80 | 318,641 63 | 57 08 | 40 23 |
| Totals | 2,991,753,701 | 31,697,940 95 | 1 06 | 1 06 | 25,332,650 97 | 11,004,078 06 | 43 44 | 41 16 |

FIRE INSURANCE transacted in Canada in 1920—*Concluded.*

| Compsanies. | Gross Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of premiums charged per cent of risks taken | The same for 1919. | Net cash received during the Year for Premiums. | Net cash paid during the Year for Losses. | Rate of losses paid per cent of premiums received. | The same for 1919. |
|---|---|---|---|---|---|---|---|---|
| *Foreign Companies.* | $ | $ cts. | | | $ cts. | $ cts. | | |
| Ætna | 71,298,757 | 725,842 98 | 1 02 | 1 13 | 569,474 89 | 224,575 62 | 39 44 | 42 46 |
| Agricultural | 2,269,806 | 39,640 45 | 1 75 | 1 75 | 31,558 49 | 3,567 85 | 11 31 | 32 92 |
| Alliance Insurance | 35,040,741 | 295,211 90 | 84 | 69 | 205,386 49 | 106,070 43 | 51 64 | 31 30 |
| American Alliance | 1,710,787 | 31,886 49 | 1 86 | 1 57 | 6,389 19 | 951 52 | 14 89 | 20 70 |
| American Central | 32,111,309 | 315,125 40 | 98 | 84 | 256,985 13 | 83,458 54 | 32 48 | 43 57 |
| American Equitable | 11,245,576 | 102,022 95 | 91 | 49 | 80,689 06 | 35,509 84 | 44 01 | ..... |
| American Insurance | 7,571,841 | 94 832 36 | 1 25 | 1 26 | 63,488 87 | 22,871 18 | 36 02 | 42 25 |
| American Lloyds | 4,997,718 | 19,740 67 | 39 | 40 | 17,534 46 | 6,652 27 | 37 94 | 21 89 |
| Boston | 14,314,809 | 131,301 69 | 92 | 1 06 | 122,265 40 | 68,794 89 | 56 27 | 34 19 |
| Caledonian-American | 6,487,006 | 70,006 88 | 1 08 | ..... | 18,046 76 | 244 23 | 1 35 | ..... |
| California | 18,004,072 | 152,384 86 | 85 | 77 | 107,106 27 | 21,358 78 | 19 94 | 40 09 |
| Citizens of Missouri | 3,261,429 | 53,772 92 | 1 65 | 1 41 | 41,005 18 | 9,816 45 | 23 94 | 11 37 |
| Columbia | 10,204,051 | 109,747 57 | 1 08 | ..... | 43,694 59 | 4,104 20 | 9 52 | ..... |
| Commercial Union of N.Y | 1,059,791 | 17,399 57 | 1 64 | 1 51 | 7,801 39 | 1,771 09 | 21 93 | 5 65 |
| Connecticut | 30,261,591 | 340,298 81 | 1 12 | 1 06 | 201,203 64 | 75,579 47 | 37 56 | 37 62 |
| Continental | 88,305,470 | 871,362 59 | 99 | 1 10 | 557,938 73 | 282,606 68 | 50 65 | 42 27 |
| Equitable Fire and Marine | 26,804,553 | 269,936 89 | 1 01 | 1 03 | 62,636 11 | 19,973 02 | 31 89 | 45 44 |
| Fidelity—Phenix | 75,331 376 | 780,492 66 | 1 04 | 1 12 | 524,319 75 | 284,528 57 | 54 27 | 39 77 |
| Fire Association of Philadelphia | 8,348,298 | 105,097 65 | 1 26 | 1 18 | 77,237 46 | 29,074 48 | 37 64 | 30 52 |
| Fireman's Fund | 29,340,458 | 312,993 64 | 1 07 | 94 | 251,654 38 | 35,309 84 | 92 23 | 44 22 |
| Firemen's Insurance | 14,470,525 | 165,113 05 | 1 14 | 1 12 | 144,731 22 | 63,711 09 | 44 02 | 20 25 |
| General of Paris | 30,893,974 | 268,951 36 | 87 | 83 | 171,370 06 | 70,446 07 | 41 11 | 42 80 |
| Girard | 4,698,405 | 48,660 38 | 1 04 | 77 | 36,528 35 | 17,843 80 | 48 85 | ..... |
| Glens Falls | 41,638,963 | 372,606 45 | 89 | 84 | 237,815 53 | 112,750 03 | 47 41 | 39 14 |
| Globe and Rutgers | 158,149,984 | 1,530,047 84 | 97 | 97 | 1,077,859 22 | 429,839 66 | 39 88 | 50 21 |
| Great American | 85,710,018 | 838,945 63 | 98 | 95 | 611,854 63 | 369,239 25 | 60 35 | 50 23 |
| Hardware Dealers | 91,801 | 3,154 83 | 3 44 | ..... | 1,167 63 | 92 84 | 7 95 | ..... |
| Hartford Fire | 181,691,514 | 1,741,627 70 | 96 | 99 | 1,391,884 94 | 642,533 16 | 46 16 | 41 12 |
| Home | 186,892,511 | 2,346,755 69 | 1 26 | 1 13 | 1,831,666 84 | 947,348 90 | 51 73 | 42 59 |
| Insurance Co. of North America | 176,551,405 | 1,374,717 90 | 78 | 81 | 965,884 58 | 463,308 76 | 47 97 | 41 01 |
| Insurance Co. of State of Pennsylvania | 28,097,646 | 253,014 15 | 90 | 84 | 202,618 57 | 75,345 26 | 37 23 | 47 93 |
| Lumbermen's Underwriting Alliance | 18,287,323 | 306,645 04 | 1 68 | 1 81 | 240,629 63 | 187,507 21 | 77 92 | 25 62 |
| Manufacturing Lumbermen's | 13,421,474 | 271,369 76 | 2 02 | 1 84 | 193,695 07 | 63,675 16 | 32 87 | 115 48 |
| Manufacturing Woodworkers | 5,468,225 | 94,006 41 | 1 72 | ..... | 74,155 94 | 46,356 31 | 62 65 | ..... |
| Mechanics and Traders | 1,834,628 | 57,419 06 | 3 13 | 2 47 | 36,611 33 | 3,576 36 | 9 77 | 101 86 |
| Merchants Fire | 13,801,450 | 128,957 26 | 93 | 1 27 | 107,965 61 | 46,415 72 | 42 99 | 6 27 |
| Millers National | 3,738,425 | 50,435 48 | 1 35 | 1 39 | 40,036 71 | 45,851 37 | 114 52 | 34 76 |
| Minnesota Implement | 91,801 | 3,154 83 | 3 44 | ..... | 1,167 63 | 92 84 | 7 95 | ..... |
| National-Ben Franklin | 16,857,179 | 203,143 86 | 1 20 | 1 19 | 173,039 34 | 56,925 31 | 32 90 | 29 36 |
| National Fire of Hartford | 78,290,957 | 1,055,620 58 | 1 35 | 1 11 | 774,725 58 | 395,686 71 | 51 07 | 34 92 |
| National Liberty | 169,600 | 1,976 47 | 1 17 | ..... | 856 04 | None. | ..... | ..... |
| National Union | 34,497,883 | 373,664 62 | 1 08 | 94 | 290,803 52 | 115,745 66 | 39 80 | 42 36 |
| La Nationale | 66,622,743 | 716,594 43 | 1 08 | 1 04 | 626,079 75 | 260,119 50 | 41 55 | 43 30 |
| Newark | 18,009,518 | 216,375 85 | 1 20 | 1 14 | 115,607 85 | 38,399 03 | 33 39 | 15 42 |
| New Hampshire | 12,352,243 | 98,895 72 | 80 | 1 16 | 90,235 41 | 50,764 49 | 56 26 | 28 31 |
| New Jersey | 10,816,996 | 131,178 86 | 1 21 | 1 12 | 84,437 81 | 17,267 98 | 20 44 | 5 58 |
| Niagara | 59,667,196 | 595,447 16 | 1 00 | 96 | 363,332 79 | 155,826 34 | 42 89 | 36 16 |
| Northwestern Mutual | 7,063,501 | 140,261 98 | 1 99 | 1 54 | 108,026 64 | 15,820 54 | 14 65 | 37 |
| Northwestern National | 28,830,750 | 348,736 50 | 1 21 | 1 22 | 312,456 02 | 103,624 41 | 33 16 | 32 98 |
| Phenix of Paris | 33,460,789 | 326,137 10 | 97 | 88 | 204,764 31 | 80,390 53 | 39 26 | 45 16 |
| Phœnix of Hartford | 79,462,852 | 825,912 54 | 1 04 | 98 | 468,319 37 | 161,423 07 | 34 47 | 42 28 |
| Providence Washington | 39,524,362 | 351,626 49 | 89 | 1 02 | 267,040 71 | 158,262 83 | 59 27 | 49 57 |
| Queen of America | 84,735,256 | 1,007,350 73 | 1 19 | 1 34 | 806,786 73 | 308,697 52 | 38 26 | 46 17 |
| Retail Hardware | 91,801 | 3,154 83 | 3 44 | ..... | 1,167 63 | 92 84 | 7 95 | ..... |
| St. Paul Fire and Marine | 68,475,692 | 615,655 23 | 90 | 94 | 429,363 10 | 167,945 22 | 39 11 | 39 87 |
| Springfield Fire and Marine | 75,975,336 | 700,817 14 | 92 | 96 | 451,810 39 | 214,029 41 | 47 37 | 46 01 |
| Sterling | 385,410 | 4,209 82 | 1 09 | ..... | None. | None. | ..... | ..... |
| Stuyvesant | 12,740,267 | 154,943 10 | 1 22 | 1 36 | 111,869 11 | 40,762 13 | 36 44 | 60 03 |
| Tokio | 2,883,467 | 21,524 45 | 75 | ..... | 7,639 22 | 499 07 | 6 54 | ..... |
| L'Union of Paris | 40,142,420 | 415,355 56 | 1 03 | 1 41 | 332,612 73 | 161,738 79 | 48 63 | 40 51 |
| United States Fire | 25,742,342 | 223,700 18 | 87 | 97 | 173,939 91 | 15,358 67 | 8 83 | ..... |
| Vulcan | 15,149,069 | 145,713 63 | 96 | 71 | 97,917 51 | 30,217 05 | 30 86 | 30 50 |
| Westchester | 43,057,353 | 459,242 62 | 1 07 | 99 | 285,597 12 | 102,299 34 | 35 82 | 38 85 |
| Totals | 2,298,504,593 | 23,834,776 94 | 1 04 | 1.02 | 17,191,829 32 | 7,751,901 65 | 45 09 | 41.97 |
| Grand Totals | 6,790,670,610 | 71,143,916 63 | 1 05 | 1 06 | 50,527,937 60 | 21,954,283 39 | 43 45 | 41.67 |

*British Fire Companies.*

The total cash receipts for fire premiums were $25,332,651 being an increase of $4,954,779, as compared with the previous year; the payments for fire losses, were $11,004,078, being $2,616,214 greater than for 1919 while the general expenses amounted to $9,020,281, being $1,898,451 greater than in 1919, thus showing a balance of $5,308,292 favourable to the companies. In the previous year there was a favourable balance of $4,868,178.

| | |
|---|---|
| Paid for losses | $ 11,004,078 |
| Paid for general expenses | 9,020,281 |
| Total | $ 20,024,359 |
| Received for premiums | 25,332,651 |
| Balance in favour of the companies | $ 5,308,292 |

The following details give the balances for the different companies:—

*Balances in favour.*—Alliance, $80,613; Atlas, $233,349; British Crown, $26,023; British General, $34,222; British Traders $43,511; Caledonian, $117,941; Car and General, $41,418; Century, $69,950; China, $5,784; Commercial Union, $205,744; Eagle, Star and British Dominions, $98,076; Employers' Liability, $68,849; Essex and Suffolk, $20,007; General Accident, $101,722; Guardian, $489,289; Law, Union and Rock, $78,181; Liverpool and London and Globe, $345,202; London Guarantee and Accident, $30,611; London and Lancashire, $157,594; London Assurance, $168,886; National Benefit, $8,402; National Provincial Plate Glass, $8,545; North British and Mercantile, $204,570; Northern, $240,370; Norwich Union, $237,654; Ocean Accident, $47,508; Palatine, $72,801; Phoenix of London, $455,108; Provincial, $48,622; Queensland, $71,578; Royal Exchange, $187,395; Royal, $561,343; Royal Scottish, $26,397; Scottish Metropolitan, $29,736; Scottish Union and National, $127,680; Sun, $185,908; Traders and General, $13,009; Union Assurance, $216,139; Union of Canton, $91,712; Yangtsze, $10,098; Yorkshire, $46,745; Total balance in favour, $5,308,292.

For every $100 of premiums received there was spent on the average $43.44 in payment of losses, and $35.60 for general expenses.

In 1919 the loss rate was $41.16, and the general expenses $34.95, for every $100 of premiums received.

For the fire business the rate of premium was $10·555 per $1,000 of risks taken as against $10·622 in 1919.

Hence these companies have transacted a larger volume of business than in 1919, at a lower rate of premium, a higher rate of expense and at a higher rate of fire losses.

The results of the total business of these companies from 1875 to 1920, inclusive ,are as follows:—

| | |
|---|---|
| Paid for losses (1875-1920) | $195,381,695 |
| Paid for general expenses | 103,156,143 |
| Total payments | $298,537,838 |
| Received for premiums | 339,918,826 |
| Excess of receipts over expenditure | $ 41,380,988 |

It will be seen, from an examination of the table below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504 which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past sixteen years the favourable balance has been largely increased and now amounts to $41,380,988.

| Year. | Balance. | Year. | Total Balance. |
|---|---|---|---|
| | $ | $ | $ |
| 1875 | + 51,765 | | |
| 1876 | + 89,015 | 1875 to 1876 | + 140,780 |
| 1877 | − 4,210,951 | 1875 to 1877 | − 4,070,171 |
| 1878 | + 676,548 | 1875 to 1878 | − 3,393,713 |
| 1879 | + 210,430 | 1875 to 1879 | − 3,183,283 |
| 1880 | + 727,389 | 1875 to 1880 | − 2,455,894 |
| 1881 | + 161,162 | 1875 to 1881 | − 2,294,732 |
| 1882 | + 481,511 | 1875 to 1882 | − 1,813,221 |
| 1883 | + 439,797 | 1875 to 1883 | − 1,373,424 |
| 1884 | + 443,919 | 1875 to 1884 | − 929,505 |
| 1885 | + 674,984 | 1875 to 1885 | − 254,521 |
| 1886 | + 237,216 | 1875 to 1886 | − 17,305 |
| 1887 | + 359,243 | 1875 to 1887 | + 341,938 |
| 1888 | + 752,956 | 1875 to 1888 | + 1,094,894 |
| 1889 | + 918,128 | 1875 to 1889 | + 2,013,022 |
| 1890 | + 712,981 | 1875 to 1890 | + 2,726,003 |
| 1891 | + 470,014 | 1875 to 1891 | + 3,196,017 |
| 1892 | + 452,941 | 1875 to 1892 | + 3,648,958 |
| 1893 | − 205,430 | 1875 to 1893 | + 3,443,528 |
| 1894 | + 172,105 | 1875 to 1894 | + 3,615,633 |
| 1895 | + 39,223 | 1875 to 1895 | + 3,654,856 |
| 1896 | + 709,118 | 1875 to 1896 | + 4,363,974 |
| 1897 | + 356,290 | 1875 to 1897 | + 4,720,264 |
| 1898 | + 140,610 | 1875 to 1898 | + 4,860,874 |
| 1899 | + 169,106 | 1875 to 1899 | + 5,029,980 |
| 1900 | − 1,365,476 | 1875 to 1900 | + 3,664,504 |
| 1901 | − 151,868 | 1875 to 1901 | + 3,512,636 |
| 1902 | + 2,247,890 | 1875 to 1902 | + 5,760,526 |
| 1903 | + 1,362,518 | 1875 to 1903 | + 7,123,044 |
| 1904 | − 3,153,572 | 1875 to 1904 | + 3,969,472 |
| 1905 | + 2,546,435 | 1875 to 1905 | + 6,515,907 |
| 1906 | + 2,297,761 | 1875 to 1906 | + 8,813,668 |
| 1907 | + 1,539,204 | 1875 to 1907 | +10,352,872 |
| 1908 | + 1,274,213 | 1875 to 1908 | +11,627,090 |
| 1909 | + 1,899,516 | 1875 to 1909 | +13,526,606 |
| 1910 | + 1,659,285 | 1875 to 1910 | +15,185,891 |
| 1911 | + 1,662,507 | 1875 to 1911 | +16,848,398 |
| 1912 | + 2,008,149 | 1875 to 1912 | +18,856,547 |
| 1913 | + 2,052,171 | 1875 to 1913 | +20,908,718 |
| 1914 | + 1,558,094 | 1875 to 1914 | +22,466,812 |
| 1915 | + 2,216,783 | 1875 to 1915 | +24,683,595 |
| 1916 | + 1,555,702 | 1875 to 1916 | +26,239,297 |
| 1917 | + 2,535,312 | 1875 to 1917 | +28,774,609 |
| 1918 | + 2,429,909 | 1875 to 1918 | +31,204,518 |
| 1919 | + 4,868,178 | 1875 to 1919 | +36,072,696 |
| 1920 | + 5,308,292 | 1875 to 1920 | +41,380,988 |

+Favourable. −Adverse.

*Foreign Fire Companies.*

The total cash receipts for fire premiums were $17,191,829, being an increase of $3,954,062 as compared with the previous year; the payments for fire losses were $7,751,902 being greater by $2,196,634 than that of 1919, and the general expenses,$6,087,763 being $1,604,703 greater than for 1919, thus showing a balance of $3,351,919 favourable to the companies. In the previous year there was a favourable balance of $3,199,439.

These companies have, therefore, transacted a larger volume of business at a higher rate of expense and a higher loss rate than in 1919.

| | |
|---|---|
| Paid for losses | $ 7,751,902 |
| Paid for general expenses | 6,087,763 |
| Total | $ 13,839,665 |
| Received for premiums | 17,191,829 |
| Balance in favour of companies | $ 3,352,164 |

*Balances in favour:*—Ætna, $173,259; Agricultural, $16,497; Alliance of Philadelphia, $33,103; American Alliance, $3,171; American Central, $113,177; American Equitable, $14,359; American Insurance, $16,719; American Lloyds, $4,704; Boston, $10,143; Caledonian-American, $3,015; California, $48,097; Citizens, $17,502; Columbia, $13,880; Commercial Union, $3,465; Connecticut, $26,535; Continental, $55,079; Equitable, $23,405; Fidelity-Phenix, $9,292; Fire Association, $20,137; Firemen's Insurance, $29,950; General of Paris, $34,010; Girard, $5,470; Glen Falls, $38,251; Globe and Rutgers, $317,397; Great American, $34,134; Hartford, $286,740; Home, $231,357; Insurance Company of North America, $179,310; Insurance Company of the State of Pa., $26,603; Manufacturing Lumbermen's, $63,790; Manufacturing Woodworkers, $9,235; Mechanics and Traders, $22,862; Merchants, $18,976; National-Ben Franklin, $46,072; National, $27,329; National Union, $83,500; Nationale, $214,627; Newark, $36,613; New Hampshire, $6,282; New Jersey, $38,630; Niagara, $69,965, Northwestern Mutual, $59,138; Northwestern National, $82,874; Phenix of Paris, $46,365; Phœnix of Hartford, $113,954; Providence Washington, $35,319; Queen, $201,444; St. Paul, $105,296; Springfield, $97,340; Stuyvesant, $39,736; Tokio, $6,136; L'Union, $54,847; United States, $102,084; Vulcan, $33,870; Westchester, $69,440; Total, $3,474,515.

*Adverse Balance:*—Fireman's Fund, $68,953; Hardware Dealers', $2,026; Lumbermen's, $20,506; Millers National, $20,341; Minnesota Implement, $2,026; National Liberty, $4,543; Retail Hardware, $2,026; Sterling, $1,930; Total, $122,351.

*Net balance in favour.*—$3,352,164.

For every $100 of premiums received there was spent on the average $45·09 in payment of losses, and $35·41, for general expenses.

In 1919 the loss rate was $41·97, and the general expenses, $33·87 for every $100 of premuims received.

For the fire business the rate of premiums was $10·369 per $1,000 of risks taken as against $10·218 in 1919.

Hence these companies have transacted a larger volume of business than in 1919 at a higher rate of premium, a higher rate of fire losses and at a higher rate of expense.

The results of the total business of these companies, from 1875 to 1920 inclusive, are as follows:—

| | |
|---|---|
| Paid for losses (1875-1920) | $ 74,189,482 |
| Paid for general expenses | 42,917,060 |
| Total payments | $117,106,542 |
| Received for premiums | 138,950,621 |
| Excess of receipts over expenditure | $ 21,844,079 |

The table given below shows the result of the business of each year from 1875 to 1920 inclusive, and the total results from year to year during same period.

| Year. | Balance for year. | Year inclusive. | | Year. | Balance for year. | Year inclusive. | |
|---|---|---|---|---|---|---|---|
| | $ | | $ | | $ | | $ |
| 1875 | + 58,841 | | | 1898 | + 91,807 | 1875 to 1898 | + 860,328 |
| 1876 | + 97,919 | 1875 to 1876 | + 156,760 | 1899 | + 100,740 | 1875 to 1899 | + 961,068 |
| 1877 | − 396,468 | 1875 to 1877 | − 239,708 | 1900 | − 385,296 | 1875 to 1900 | + 575,772 |
| 1878 | + 47,399 | 1875 to 1878 | − 192,309 | 1901 | + 80,198 | 1875 to 1901 | + 655,970 |
| 1879 | + 32,894 | 1875 to 1879 | − 159,415 | 1902 | + 586,257 | 1875 to 1902 | + 1,242,227 |
| 1880 | − 56,316 | 1875 to 1880 | − 103,099 | 1903 | + 447,673 | 1875 to 1903 | + 1,698,900 |
| 1881 | + 53,747 | 1875 to 1881 | − 49,352 | 1904 | − 785,843 | 1875 to 1904 | + 904,057 |
| 1882 | + 62,244 | 1875 to 1882 | + 12,892 | 1905 | + 993,349 | 1875 to 1905 | + 1,897,406 |
| 1883 | + 102,135 | 1875 to 1883 | + 115,027 | 1906 | + 944,152 | 1875 to 1906 | + 2,841,558 |
| 1884 | + 91,136 | 1875 to 1884 | + 206,163 | 1907 | + 701,798 | 1875 to 1907 | + 3,543,356 |
| 1885 | + 100,784 | 1875 to 1885 | + 306,947 | 1908 | + 531,618 | 1875 to 1908 | + 4,074,974 |
| 1886 | + 91,096 | 1875 to 1886 | + 398,043 | 1909 | + 888,028 | 1875 to 1909 | + 4,963,002 |
| 1887 | − 49 | 1875 to 1887 | + 397,994 | 1910 | + 718,706 | 1875 to 1910 | + 5,681,708 |
| 1888 | + 102,288 | 1875 to 1888 | + 500,282 | 1911 | + 1,118,451 | 1875 to 1911 | + 6,800,159 |
| 1889 | + 97,488 | 1875 to 1889 | + 597,770 | 1912 | + 1,278,646 | 1875 to 1912 | + 8,078,805 |
| 1890 | + 54,404 | 1875 to 1890 | + 652,174 | 1913 | + 1,228,776 | 1875 to 1913 | + 9,307,581 |
| 1891 | + 72,378 | 1875 to 1891 | + 724,552 | 1914 | + 1,641,792 | 1875 to 1914 | +10,949,373 |
| 1892 | − 16,487 | 1875 to 1892 | + 708,065 | 1915 | + 1,080,831 | 1875 to 1915 | +12,030,204 |
| 1893 | − 42,205 | 1875 to 1893 | + 665,860 | 1916 | + 1,077,629 | 1875 to 1916 | +13,107,833 |
| 1894 | + 7,392 | 1875 to 1894 | + 673,252 | 1917 | + 1,133,414 | 1875 to 1917 | +14,241,247 |
| 1895 | − 53,047 | 1875 to 1895 | + 620,205 | 1918 | + 1,051,229 | 1875 to 1918 | +15,292,476 |
| 1896 | + 96,621 | 1875 to 1896 | + 716,826 | 1919 | + 3,199,439 | 1875 to 1919 | +18,491,915 |
| 1897 | + 51,695 | 1875 to 1897 | + 768,521 | 1920 | + 3,352,164 | 1875 to 1920 | +21,844,079 |

+Favourable. −Adverse.

*Canadian Companies.*

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere for the eleven companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than for the foreign business.

| Companies. | In Canada. | | | | In Other Countries. | | | |
|---|---|---|---|---|---|---|---|---|
| | Amount of risks taken during the year. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. | Amount of risks taken during the year. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. |
| | $ | $ | $ | % | $ | $ | $ | % |
| Acadia | 39,463,850 | 230,141 | 99,672 | 43·31 | 715,450 | 3,625 | 1,186 | 32·72 |
| British America | 140,517,056 | 866,081 | 359,282 | 41·48 | 531,365,988 | 1,963,856 | 1,046,904 | 53·31 |
| British Colonial | 37,332,623 | 222,950 | 119,324 | 53·52 | | 23,986 | 24,931 | 103·94 |
| British Northwestern | 34,238,468 | 153,956 | 52,726 | 34·25 | 3,146,310 | 19,872 | 14,456 | 72·75 |
| Canadian Fire | 54,474,036 | 368,484 | 117,476 | 31·88 | 1,387,695 | 8,950 | 1,756 | 19·62 |
| Canadian Indemnity | 13,745,270 | 116,107 | 28,431 | 24·49 | 209,829 | 2,104 | 967 | 45·96 |
| Guardian Insurance | 21,376,221 | 62,729 | 24,480 | 39·03 | | 196,484 | 61,187 | 31·14 |
| Mount Royal | 107,314,248 | 629,140 | 277,189 | 44·06 | 4,623,632 | 71,594 | 55,085 | 76·94 |
| North Empire | 36,516,702 | 171,039 | 96,637 | 56·50 | 49,500 | 127 | None. | |
| Northwest | 25,233,226 | 163,833 | 63,167 | 38·56 | 646,427 | 4,344 | 3,572 | 82·23 |
| Pacific Coast | 29,161,442 | 152,675 | 54,276 | 35·55 | 31,807,493 | 98,859 | 74,004 | 74·86 |
| Western | 182,404,172 | 916,404 | 380,942 | 41·57 | 833,330,600 | 2,826,291 | 1,221,666 | 43·23 |
| Totals | 721,777,314 | 4,053,539 | 1,673,602 | 41·29 | 1,407,282,924 | 5,220,092 | 2,505,714 | 48·00 |

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1920 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

| Year. | In Canada. | | | In other countries. | | |
|---|---|---|---|---|---|---|
| | Premiums received. | Losses paid. | Rate of losses paid per cent of premiums received. | Premiums received. | Losses paid. | Rate of losses paid per cent of premiums received. |
| | $ | $ | | $ | $ | |
| 1878 | 591,495 | 241,545 | 40·94 | 1,251,923 | 737,430 | 58·90 |
| 1879 | 532,090 | 287,729 | 52·12 | 1,309,902 | 923,242 | 70·48 |
| 1880 | 459,653 | 219,954 | 47·85 | 1,377,310 | 885,293 | 64·28 |
| 1881 | 428,795 | 304,488 | 71·01 | 1,439,085 | 1,085,846 | 75·45 |
| 1882 | 543,126 | 334,000 | 61·50 | 1,413,989 | 1,137,399 | 80·44 |
| 1883 | 606,557 | 436,800 | 72·01 | 1,483,941 | 1,136,380 | 76·58 |
| 1884 | 550,188 | 376,969 | 68·52 | 1,401,051 | 1,122,882 | 80·15 |
| 1885 | 983,555 | 518,633 | 52·73 | 1,485,678 | 1,051,090 | 70·78 |
| 1886 | 996,562 | 655,534 | 65·78 | 1,499,840 | 1,049,575 | 69·98 |
| 1887 | 1,002,817 | 661,682 | 65·98 | 1,496,712 | 1,037,123 | 69·29 |
| 1888 | 1,002,109 | 655,191 | 65,38 | 1,453,410 | 1,008,509 | 69·39 |
| 1889 | 1,014,314 | 586,164 | 57,79 | 1,527,909 | 1,012,624 | 66·28 |
| 1890 | 1,018,226 | 604,846 | 59,40 | 1,584,879 | 910,511 | 57·45 |
| 1891 | 1,102,237 | 780,862 | 70·84 | 1,662,538 | 1,165,583 | 70·11 |
| 1892 | 629,708 | 485,446 | 77·09 | 1,907,652 | 1,191,545 | 62,46 |
| 1893 | 621,135 | 427,349 | 68·80 | 2,356,413 | 1,560,592 | 66·23 |
| 1894 | 626,768 | 423,777 | 67·61 | 2,303,219 | 1,442,596 | 62·63 |
| 1895 | 785,416 | 499,472 | 63·59 | 2,566,980 | 1,462,849 | 56·99 |
| 1896 | 782,956 | 460,236 | 58·78 | 2,487,459 | 1,446,314 | 58·14 |
| 1897 | 725,775 | 529,597 | 72·97 | 2,399,542 | 1,263,368 | 52·65 |
| 1898 | 783,326 | 392,821 | 50·15 | 2,260,724 | 1,464,544 | 64·78 |
| 1899 | 836,601 | 462,726 | 55·31 | 2,264,877 | 1,568,496 | 69·25 |
| 1900 | 689,956 | 658,405 | 95·43 | 2,804,896 | 1,969,862 | 70·23 |
| 1901 | 1,133,478 | 702,125 | 61·94 | 3,321,478 | 2,142,811 | 64·51 |
| 1902 | 1,291,216 | 519,990 | 40·27 | 3,464,786 | 2,119,685 | 61·18 |
| 1903 | 1,700,838 | 884,899 | 52·03 | 3,876,273 | 2,089,753 | 53·91 |
| 1904 | 2,184,021 | 1,994,982 | 91,34 | 4,400,112 | 3,204,318 | 72·82 |
| 1905 | 2,611,899 | 1,277,772 | 48·92 | 3,911,739 | 2,307,655 | 58·99 |
| 1906 | 2,657,701 | 1,414,455 | 53·22 | 4,452,074 | 4,163,837 | 93·53 |
| 1907 | 2,857,021 | 1,467,983 | 51·38 | 4,105,581 | 3,124,813 | 76·11 |
| 1908 | 3,219,443 | 2,323,329 | 72·18 | 2,964,411 | 2,185,538 | 73·73 |
| 1909 | 2,765,637 | 1,596,907 | 57·74 | 3,397,859 | 1,763,232 | 51·89 |
| 1910 | 3,037,675 | 1,754,359 | 57·75 | 3,141,709 | 1,714,812 | 54·58 |
| 1911 | 3,204,241 | 1,755,348 | 54·78 | 3,343,157 | 2,149,515 | 64·30 |
| 1912 | 3,133,661 | 1,662,120 | 53·04 | 3,467,975 | 2,039,201 | 58·80 |
| 1913 | 3,285,887 | 1,978,284 | 60·21 | 2,856,233 | 1,829,175 | 64·04 |
| 1914 | 2,989,211 | 1,797,561 | 60·13 | 3,129,204 | 2,112,379 | 67·51 |
| 1915 | 2,938,210 | 1,668,798 | 56·80 | 3,011,851 | 1,750,132 | 58·11 |
| 1916 | 3,038,964 | 1,475,316 | 48·55 | 2,799,871 | 1,632,886 | 58·32 |
| 1917 | 2,516,953 | 1,292,164 | 51·34 | 3,706,222 | 1,722,205 | 46·47 |
| 1918 | 2,969,892 | 1,416,558 | 47·69 | 4,702,958 | 2,434,150 | 51·76 |
| 1919 | 3,328,680 | 1,463,404 | 43·96 | 4,595,216 | 2,294,842 | 49·94 |
| 1920 | 4,053,539 | 1,673,602 | 41·29 | 5,220,092 | 2,505,714 | 48·00 |
| Totals | 72,251,532 | 41,124,682 | 56·92 | 115,608,130 | 72,920,306 | 63·08 |

The assets of the forty-three Canadian companies transacting fire business amounted at the end of the year to $39,640,839.32 They have subscribed capital not paid up, amounting to $9,241,072. The liabilities of the same companies amounted to $19,407,866.74, made up as follows:—

| | |
|---|---|
| Unsettled losses | $ 4,950,257.23 |
| Unearned premiums | 10,908,022.97 |
| Sundry | 4,374,692.38 |
| | $ 20,232,972.58 |

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to $19,407,866.74.

The capital stock of these companies paid in cash amounts to $13,884,478.

The following table gives the conditions at the end of 1920 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1920.

| Company. | Subscribed Capital. | Amount paid upon Capital stock. | Excess of Assets over Liabilities excluding Capital stock. | Subscribed. Capital unpaid. |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| Acadia | 400,000 | 400,000 | 655,172 | None. |
| Beaver Fire | 300,500 | 216,360 | 316,795 | 84,140 |
| British America | 1,400,000 | 1,399,380 | 735,982 | 620 |
| British Colonial | 1,016,900 | 300,290 | 145,099 | 716,610 |
| British Northwestern | 594,400 | 248,699 | 324,438 | 345,701 |
| Canada Accident and Fire | 500,000 | 43,320 | 282,616 | 456,680 |
| Canada National | 2,050,400 | 1,849,736 | 2,018,316 | 200,664 |
| Canada Security | 500,000 | 175,000 | 307,539 | 325,000 |
| Canadian Fire | 1,000 000 | 1,000,000 | 1,367,273 | None. |
| Canadian Indemnity | 300,000 | 300,000 | 412,125 | None. |
| Canadian Surety | 250,000 | 250,000 | 331,042 | None. |
| Dominion Fire | 250,000 | 250,000 | 292,654 | None. |
| Dom. of Canada G'tee and Acct. | 250,000 | 248,000 | 590,345 | 2,000 |
| Fire Insurance Co. of Canada | 500,000 | 199,000 | 231,100 | 301,000 |
| General Accident of Canada | 400,000 | 100,000 | 378,560 | 300,000 |
| Globe Indemnity | 500,000 | 200,000 | 464,968 | 300,000 |
| Grain Insurance | 330,300 | 165,150 | 228,405 | 165,150 |
| Guardian Ins. Co. of Canada | 1,000,000 | 375,000 | 355,774 | 625,000 |
| Halifax Fire | 240,000 | 240,000 | 420,971 | None. |
| Hudson Bay | 785,160 | 229,150 | 262,491 | 556,010 |
| Imperial G'tee and Acct. | 1,000,000 | 200,000 | 282,961 | 800,000 |
| Imperial Underwriters | 457,400 | 175,000 | 282,751 | 282,400 |
| Liverpool Manitoba | 500,000 | 175,000 | 806,673 | 325,000 |
| London and Lancashire G'tee and Acct. | 500,000 | 400,000 | 582,059 | 100,000 |
| London Mutual | 110,000 | 19,250 | 205,700 | 90,750 |
| Mercantile | 250,000 | 50,000 | 399,562 | 200,000 |
| Mount Royal | 250,000 | 250,000 | 873,658 | None. |
| Mutual Fire | 152,490 | 48,666 | 51,421 | 103,824 |
| North American Accident | 306,400 | 91,133 | 231,891 | 215,267 |
| North Empire | 687,900 | 206,370 | 210,858 | 481,530 |
| North West | 250,000 | 100,000 | 281,084 | 150,000 |
| Occidental | 500,000 | 200,000 | 508,517 | 300,000 |
| Pacific Coast | 613,200 | 548,853 | 802,972 | 64,347 |
| Pacific Marine | 505,500 | 264,060 | 345,485 | 241,440 |
| Quebec | 225,000 | 125,000 | 530,539 | 100,000 |
| Reliance | 1,000,000 | 200,000 | 368,138 | 800,000 |
| Scottish Canadian | 750,000 | 150,000 | 146,330 | 600,000 |
| Western | 2,500,000 | 2,492,061 | 2,394,459 | 7,939 |
| | 23,125,550 | 13,884,478 | 19,366,723 | 9,241,072 |

The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by the adding to net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses, through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh, and eighth. The last column being the difference between the fifth and the ninth, gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is $1,149,831.94. As, however, there was received from shareholders during the year $771,620.33 as additional capital, and $122,793.96 as premium on capital, a total of $894,414.29, it is seen that there has been an increase in surplus of $255,417.65 from the sources other than the shareholders. In 1919 the increase in policyholders' surplus was $1,387,789.28.

Twenty-seven companies show an underwriting profit, and the remaining sixteen an underwriting loss, the net loss amounting to $84,138.16. In 1919 the net underwriting gain was $986,603.64. The dividends declared were $1,050,670.31, which is less than the $1,462,285.02 interest and rent earned upon the investments. The gains from miscellaneous sources were $322,119.92 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were $394,178.82, due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

## CANADIAN FIRE INSURANCE COMPANIES.

### STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1920.

| | Company. | Underwriting profit. | Interest and rent earned. | Received from Shareholders. | Gains from other sources. | Total gains. | Underwriting loss. | Loss from other sources. | Dividends declared. | Total losses. | Balance net gain. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 1 | Acadia Fire | 87,040 51 | 44,239 56 | | | 131,280 07 | | 21,041 50 | 24,000 00 | 45,041 50 | 86,238 51 | 1 |
| 2 | Antigonish Farmers | 277 68 | 141 16 | | | 418 84 | | | | | 418 84 | 2 |
| 3 | Beaver Fire | 15,755 85 | 21,258 87 | 21,035 06 | 796 88 | 58,846 60 | | | 36,661 00 | 36,661 00 | 22,185 60 | 3 |
| 4 | British America | | 145,288 32 | | 54,981 41 | 200,269 73 | 533,544 96 | | 38,500 00 | 572,044 96 | −371,775 23 | 4 |
| 5 | British Colonial | 3,062 93 | 11,081 63 | (a) 54,050 06 | | 68,194 56 | | (n) 2,119 35 | | 2,119 35 | 66,075 21 | 5 |
| 6 | British Northwestern | 6,620 31 | 18,948 06 | (b) 1,905 00 | 535 41 | 28,008 78 | | 20,541 10 | | 20,541 10 | 7,467 68 | 6 |
| 7 | Canada Accident and Fire | | 28,587 06 | | | 28,587 06 | 6,423 36 | ‡ 53,232 17 | 4,332 00 | 63,987 47 | − 35,400 41 | 7 |
| 8 | Canada National | | 152,270 02 | 23,778 15 | | 176,048 17 | 7,090 49 | 4,615 69 | 110,503 84 | 122,210 02 | 53,838 15 | 8 |
| 9 | Canada Security | 64,714 25 | 14,861 12 | 25,000 00 | 6,361 80 | 110,937 17 | | | 25,000 00 | 25,000 00 | 85,937 17 | 9 |
| 10 | Canadian Fire | 80,199 11 | 76,426 19 | | 15,824 64 | 172,449 94 | | | 100,000 00 | 100,000 00 | 72,449 94 | 10 |
| 11 | Canadian Indemnity | 96,877 13 | 25,197 59 | | | 122,074 72 | | | 30,000 00 | 30,000 00 | 92,074 72 | 11 |
| 12 | Canadian Lumbermen's | 5,044 00 | 611 07 | | 332 34 | 5,987 41 | | | | | 5,987 41 | 12 |
| 13 | Canadian Surety | | 21,981 10 | | 3,021 78 | 25,002 88 | 5,872 66 | | 17,500 00 | 23,372 66 | 1,630 22 | 13 |
| 14 | Cumberland Farmer's | 163 04 | 110 53 | | | 273 57 | | | | | 273 57 | 14 |
| 15 | Dominion Fire | | 34,147 46 | | ** 5,978 57 | 40,126 03 | 38,668 65 | 7,869 38 | | 46,538 00 | − 6,411 97 | 15 |
| 16 | Dom. of Can G'tee and Acc't. | 4,234 36 | 45,085 18 | 2,160 00 | 15,192 06 | 66,671 60 | | | 37,200 00 | 37,200 00 | 29,471 60 | 16 |
| 17 | Fire Insurance Co. of Canada | | 14,629 28 | 7,480 00 | 12,353 25 | 34,462 53 | 8,334 68 | 10,692 47 | | 19,027 15 | 15,435 38 | 17 |
| 18 | General Accident of Canada | 29,487 06 | 30,533 82 | | 6,664 72 | 66,685 60 | | 4,839 91 | | 4,839 91 | 61,845 69 | 18 |
| 19 | Globe Indemnity | 20,308 54 | 38,993 96 | | 1,924 65 | 61,227 09 | | | 12,000 00 | 12,000 00 | 49,227 09 | 19 |
| 20 | Grain Insurance | 62,196 63 | 5,745 73 | 165,150 00 | | 233,092 36 | | 4,687 50 | | 4,687 50 | 228,404 86 | 20 |
| 21 | Guardian Ins. Co. of Can | 11,421 27 | 34,550 57 | | 2,985 57 | 48,957 41 | | (c) 35,924 50 | | 35,924 50 | 13,032 91 | 21 |
| 22 | Halifax Fire | | 22,800 72 | | 62 50 | 22,863 22 | 2,274 83 | 20,679 12 | 19,200 00 | 42,153 95 | − 19,290 73 | 22 |
| 23 | Hudson Bay | 10,488 15 | 9,279 58 | 85,540 00 | 10,391 62 | 115,699 35 | | | | | 115,699 35 | 23 |
| 24 | Imperial G'tee and Accident | | 21,593 35 | | 938 75 | 22,532 10 | 2,707 30 | | 18,000 00 | 20,707 30 | 1,824 80 | 24 |
| 25 | Imperial Underwriters | 4,099 48 | 21,403 80 | | | 25,503 28 | | 17,025 17 | | 17,025 17 | 8,478 11 | 25 |
| 26 | King's Mutual | 8,861 40 | 1,981 65 | | 20 80 | 10,863 85 | | | | | 10,863 85 | 26 |
| 27 | Liverpool-Manitoba | 58,354 28 | 49,793 17 | | 118,363 48 | 226,510 93 | | | 34,565 62 | 34,565 62 | 191,945 31 | 27 |
| 28 | London and Lanc. G'tee and Accident | | 30,303 62 | | | 30,303 62 | 19,965 46 | 16,006 56 | 40,000 00 | 75,972 02 | − 45,668 40 | 28 |
| 29 | London Mutual | 3,633 44 | 20,816 81 | | | 24,450 25 | | 10,116 90 | 2,750 00 | 18,866 90 | 5,583 35 | 29 |
| 30 | Mercantile | 67,027 89 | 26,485 74 | | | 93,513 63 | | 10,116 43 | 50,000 00 | 60,116 43 | 33,397 20 | 30 |
| 31 | Mount Royal | 93,928 39 | 85,711 86 | | 3,612 20 | 183,252 45 | | 18,472 60 | 192,177 85 | 210,650 45 | − 27,398 00 | 31 |
| 32 | Mutual Fire | | 3,276 79 | 7,505 88 | 206 25 | 10,988 92 | 2,733 98 | 4,112 88 | | 6,846 86 | 4,142 06 | 32 |
| 33 | North American Accident | 3,573 56 | 19,975 95 | | 3,299 27 | 26,848 78 | | 1,075 34 | | 1,075 34 | 25,773 44 | 33 |
| 34 | North Empire | | 18,267 30 | | * 13,216 09 | 31,483 39 | 40,569 47 | 2,500 00 | | 43,069 47 | − 11,586 08 | 34 |
| 35 | North West | 20,788 61 | 19,716 28 | | | 40,504 89 | | 16,074 65 | 12,000 00 | 28,074 65 | 12,430 24 | 35 |
| 36 | Occidental | 23,661 54 | 37,630 05 | 25,237 30 | 3,364 97 | 89,293 83 | | | | | 89,293 83 | 36 |
| 37 | Pacific Coast | 31,925 02 | 32,226 08 | (c) 24,372 96 | † 3,514 79 | 92,038 85 | | 5,000 00 | 738 00 | 5,738 00 | 86,300 85 | 37 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 38 | Pacific Marine | | 21,767 76 | 1,200 00 | 301 10 | 23,268 86 | 3,653 07 | | 10,562 40 | 14,215 42 | 9,053 44 | 38 |
| 39 | Pictou County Farmers | | 784 26 | | | 784 26 | 33 58 | | | 33 58 | 750 68 | 39 |
| 40 | Quebec | 31,816 73 | 33,121 70 | | 27,491 90 | 92,430 33 | | 36,304 72 | 75,000 00 | 111,304 72 | − 18,874 39 | 40 |
| 41 | Reliance | | 2,506 74 | (d)300,000 00 | 10,383 12 | 312,889 86 | 4,751 82 | | | 4,751 82 | 308,138 04 | 41 |
| 42 | Scottish Canadian | | 1,584 47 | 150,000 00 | | 151,584 47 | | 5,254 79 | | 5,254 79 | 146,329 68 | 42 |
| 43 | Western | | 217,169 15 | | | 217,169 15 | 253,075 15 | 59,876 03 | 159,979 60 | 472,930 78 | −255,761 63 | 43 |
| | Totals | 845,561 16 | 1,462,285 02 | 894,414 29 | 322,119 92 | 3,524,380 39 | 929,699 32 | 394,178 82 | 1,050,670 31 | 2,374,548 45 | 1,149,831 94 | |

Including $2,430 premiums on capital stock.

Including $125 premium on capital stock.

**Including $4,228.57 decrease in unlicensed reinsurance, unsecured.

*Including $6,530.89 gnin in unlicensed reinsurance account..

(c) Including $20,238.96 premium on capital stock.

(d) Including $100,000.00 premium on capital stock.

(e) Unsecured unlicensed reinsurance.

n Including $1,767.58 increase in unsecured unlicensed reinsurance.

‡Including $51,432 17 increase in unsecured unlicensed reinsurance.

†Including $1,575.70 decrease in unsecured unlicensed reinsurance.

Including the whole business of the mixed companies, outside as well as within the Dominion it appears that the Canadian companies have received during the year 1920 a total cash income of $23,276,848.64, which is made up as follows:—

| | The same in 1920. | The same in 1919. | The same in 1918. | The same in 1917. | The same in 1916. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Interest and dividends | 1,424,108 65 | 1,240,565 71 | 962,862 78 | 780,713 08 | 739,598 70 |
| Premiums | 21,662,201 92 | 18,329,956 28 | 17,586,476 38 | 15,397,572 31 | 11,146,958 31 |
| Sundry | 190,538 07 | 65,673 63 | 28,397 91 | 28,584 59 | 78,632 00 |
| Totals | 23,276,848 64 | 19,636,195 62 | 18,577,737 07 | 16,206,869 98 | 11,965,189 01 |

In the same way the cash expenditure during 1920 has been $21,705,272.49 distributed among:—

| | The same in 1920. | The same in 1919. | The same in 1918. | The same in 1917. | The same in 1916. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Losses paid | 12,106,437 00 | 9,720,759 32 | 9,641,191 89 | 8,301,164 82 | 6,560,437 95 |
| General expenses | 8,511,753 89 | 7,380,537 35 | 5,940,225 54 | 4,985,344 75 | 4,040,279 91 |
| Dividends to stockholders | 1,087,081 60 | 869,195 10 | 490,481 68 | 1,216,795 12 | 438,319 62 |
| Totals | 21,705,272 49 | 17,970,791 77 | 16,071,899 11 | 14,503,304 69 | 11,039,037 48 |

Thus it appears that for every $100 of income there has been spent $93.25, namely: for losses, $52.01, for general expenses, $36.57, and for dividends to stockholders, $4.67. Hence, also, for every $100 of premiums received there has been paid out $100.20, namely: $55.89 for losses, $39.29 for general expenses, and $5.02 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty-six years from 1875 to 1920 inclusive, is $320,146,103.77. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1920.

| Year. | Premiums. | Interest and dividends. | Sundry. | Total. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts |
| 1875 | 3,273,692 53 | 190,950 19 | 3,356 10 | 3,467,998 82 |
| 1876 | 4,125,722 37 | 244,001 25 | 7,186 08 | 4,376,909 70 |
| 1877 | 3,512,673 47 | 218,770 38 | 6,236 04 | 3,737,679 89 |
| 1878 | 2,826,356 58 | 217,133 43 | 15,750 26 | 3,059,240 27 |
| 1879 | 2,863,826 01 | 185,247 30 | 10,196 03 | 3,059,269 34 |
| 1880 | 3,208,038 89 | 179,533 29 | 19,916 66 | 3,407,488 84 |
| 1881 | 3,131,925 97 | 169,392 14 | 30,702 06 | 3,332,020 17 |
| 1882 | 3,007,132 65 | 153,878 46 | 27,386 28 | 3,188,397 39 |
| 1883 | 3,005,945 52 | 132,126 05 | 30,438 85 | 3,168,510 42 |
| 1884 | 2,990,995 28 | 117,679 52 | 16,286 55 | 3,124,961 35 |
| 1885 | 3,089,381 09 | 107,151 57 | 16,044 77 | 3,212,577 43 |
| 1886 | 3,090,851 40 | 113,394 35 | 25,828 55 | 3,230,074 30 |
| 1887 | 3,346,968 91 | 114,522 46 | 18,398 62 | 3,479,889 99 |
| 1888 | 3,348,045 64 | 119,815 97 | 16,567 79 | 3,484,429 40 |
| 1889 | 3,539,640 73 | 119,929 14 | 12,420 02 | 3,671,989 89 |
| 1890 | 3,603,151 65 | 135,874 52 | 14,287 16 | 3,753,313 33 |
| 1891 | 3,586,851 72 | 134,421 14 | 12,208 29 | 3,733,481 15 |
| 1892 | 3,579,893 51 | 117,770 41 | 83,291 41 | 3,780,955 33 |
| 1893 | 4,143,323 99 | 139,080 23 | *205,621 62 | 4,488,025 84 |
| 1894 | 4,142,923 05 | 140,213 35 | 6,025 87 | 4,289,162 27 |
| 1895 | 4,408,191 57 | 139,458 16 | 6,773 90 | 4,554,423 63 |
| 1896 | 4,168,663 92 | 132,581 62 | 6,289 09 | 4,307,534 63 |
| 1897 | 4,007,110 65 | 128,385 56 | 6,386 91 | 4,141,883 12 |
| 1898 | 4,157,139 74 | 134,006 75 | 5,897 89 | 4,297,044 38 |
| 1899 | 4,430,792 71 | 128,389 00 | 5,379 62 | 4,564,561 33 |
| 1900 | 5,345,803 78 | 135,529 30 | 32,559 76 | 5,513,892 84 |
| 1901 | 6,286,942 01 | 164,488 52 | 17,709 71 | 6,469,140 24 |
| 1962 | 6,775,963 74 | 155,059 80 | 7,543 74 | 6,938,567 28 |
| 1903 | 7,428,254 20 | 182,595 86 | 10,095 40 | 7,620,945 46 |
| 1904 | 8,342,437 94 | 193,742 25 | 12,306 10 | 8,548,486 29 |
| 1905 | 8,125,337 03 | 216,367 41 | 12,250 08 | 8,353,954 52 |
| 1906 | 8,663,876 20 | 244,284 68 | †470,731 12 | 9,378,892 00 |
| 1907 | 8,592,041 45 | 269,918 89 | 59,425 71 | 8,921,386 05 |
| 1908 | 7,506,568 66 | 301,209 15 | 77,726 33 | 7,885,504 14 |
| 1909 | 7,751,727 44 | 323,309 70 | 60,092 07 | 8,135,129 21 |
| 1910 | 8,538,778 04 | 369,724 69 | 77,066 17 | 8,985,568 90 |
| 1911 | 9,084,302 71 | 438,216 68 | 381,486 17 | 9,904,005 56 |
| 1912 | 9,644,234 81 | 568,328 81 | 185,991 35 | 10,398,554 97 |
| 1913 | 9,167,899 59 | 653,599 51 | 176,558 37 | 9,998,057 47 |
| 1914 | 9,122,882 20 | 640,459 29 | 15,256 69 | 9,778,598 18 |
| 1915 | 10,008,556 78 | 672,405 80 | 59,795 55 | 10,740,758 13 |
| 1916 | 11,146,958 31 | 739,598 70 | 78,632 00 | 11,965,189 01 |
| 1917 | 15,397,572 31 | 780,713 08 | 28,584 59 | 16,206,869 98 |
| 1918 | 17,586,476 38 | 962,862 78 | 28,397 91 | 18,577,737 07 |
| 1919 | 18,329,956 28 | 1,240,565 71 | 65,673 63 | 19,636,195 62 |
| 1920 | 21,662,201 92 | 1,424,108 65 | 190,538 07 | 23,276,848 64 |
| Totals | 303,098,011 33 | 14,390,795 50 | 2,657,296 94 | 320,146,103 77 |

*Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount $387,500 was premium upon the new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-six years amounted in the aggregate to the sum of $311,415,921.98 thus showing an excess of income over expenditure to the amount of $8,730,181.79. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1920.

| Year. | Losses paid. | General Expenses. | Dividends to Shareholders. | Total Expenditure. | *e* Excess of income over Expenditure *d* The Reverse. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1875 | 1,694,885 99 | 985,926 28 | 159,608 88 | 2,840,421 15 | *e* 627,577 67 |
| 1876 | 2,746,563 00 | 1,342,268 96 | 213,655 04 | 4,302,487 00 | *e* 74,422 70 |
| 1877 | 3,555,283 21 | 1,234,552 83 | 125,928 21 | 4,915,764 25 | *d* 1,178,084 36 |
| 1878 | 1,891,130 71 | 1,026,354 51 | 146,163 83 | 3,063,649 05 | *d* 4,408 78 |
| 1879 | 1,966,854 83 | 938,436 79 | 159,253 74 | 3,064,545 36 | *d* 5,276 02 |
| 1880 | 2,236,943 54 | 889,409 73 | 164,650 50 | 3,291,003 77 | *e* 116,485 07 |
| 1881 | 2,898,045 45 | 901,679 10 | 145,137 85 | 3,944,862 40 | *d* 612,842 23 |
| 1882 | 2,294,212 90 | 917,526 03 | 110,813 47 | 3,322,552 40 | *d* 134,155 01 |
| 1883 | 2,291,429 02 | 925,970 41 | 110,480 00 | 3,327,879 43 | *d* 159,369 01 |
| 1884 | 2,165,708 63 | 871,037 06 | 102,675 50 | 3,139,421 19 | *d* 14,459 84 |
| 1885 | 1,985,256 67 | 917,879 59 | 99,896 73 | 3,003,032 99 | *e* 209,544 44 |
| 1886 | 2,128,942 82 | 926,299 50 | 114,809 02 | 3,170,051 34 | *e* 60,022 96 |
| 1887 | 2,397,382 03 | 1,031,696 74 | 123,422 74 | 3,552,501 51 | *d* 72,611 52 |
| 1888 | 2,355,960 53 | 1,009,167 74 | 122,198 27 | 3,487,326 54 | *d* 2,897 14 |
| 1889 | 2,417,046 62 | 1,064,557 52 | 126,759 42 | 3,608,363 56 | *e* 63,626 33 |
| 1890 | 2,254,866 61 | 1,114,472 16 | 135,689 92 | 3,505,028 69 | *e* 248,284 64 |
| 1891 | 2,588,894 16 | 1,198,806 97 | 145,256 90 | 3,932,958 03 | *d* 199,476 88 |
| 1892 | 2,454,821 80 | 1,440,994 51 | 128,372 23 | 4,024,188 54 | *d* 243,233 21 |
| 1893 | 2,911,005 90 | 1,402,862 69 | 112,163 43 | 4,426,032 02 | *e* 61,993 82 |
| 1894 | 2,749,953 12 | 1,389,355 44 | 157,025 56 | 4,296,334 12 | *d* 7,171 85 |
| 1895 | 2,986,323 54 | 1,451,684 01 | 162,167 30 | 4,600,174 85 | *d* 45,751 22 |
| 1896 | 2,777,327 97 | 1,417,637 39 | 162,610 10 | 4,357,575 46 | *d* 50,040 83 |
| 1897 | 2,529,432 31 | 1,402,470 67 | 162,438 28 | 4,094,341 26 | *e* 47,541 86 |
| 1898 | 2,700,774 91 | 1,394,742 19 | 164,092 45 | 4,259,609 55 | *e* 37,434 83 |
| 1899 | 3,063,716 43 | 1,524,637 05 | 166,853 81 | 4,755,207 29 | *d* 190,645 96 |
| 1900 | 3,828,359 85 | 1,921,904 32 | 159,674 98 | 5,909,939 15 | *d* 396,046 31 |
| 1901 | 4,065,778 01 | 2,032,419 20 | 205,964 19 | 6,304,161 40 | *e* 164,978 84 |
| 1902 | 3,987,114 25 | 2,276,809 16 | 214,175 08 | 6,478,098 49 | *e* 460,468 79 |
| 1903 | 4,315,004 63 | 2,512,276 00 | 207,331 00 | 7,034,611 63 | *e* 586,333 83 |
| 1904 | 6,706,551 96 | 2,809,501 20 | 151,604 22 | 9,667,657 38 | *d* 1,119,171 09 |
| 1905 | 4,734,320 62 | 2,799,520 15 | 286,186 43 | 7,820,027 20 | *e* 533,927 32 |
| 1906 | 6,693,036 95 | 2,981,601 05 | 279,202 53 | 9,953,840 53 | *d* 574,948 53 |
| 1907 | 5,786,024 20 | 3,152,540 95 | 94,649 99 | 9,033,215 14 | *d* 111,829 09 |
| 1908 | 5,471,015 65 | 2,785,940 01 | 119,337 41 | 8,376,293 07 | *d* 490,788 93 |
| 1909 | 4,412,541 61 | 2,941,149 99 | 339,000 65 | 7,692 692 25 | *e* 442,436 96 |
| 1910 | 4,974,826 76 | 3,231,393 38 | 362,959 04 | 8,569,179 18 | *e* 416,389 72 |
| 1911 | 5,298,977 25 | 3,566,678 53 | 424,421 57 | 9,290,077 35 | *e* 613,928 21 |
| 1912 | 5,552,013 37 | 3,907,664 69 | 447,536 79 | 9,907,214 85 | *e* 491,340 12 |
| 1913 | 5,786,981 58 | 3,676,506 81 | 481,899 58 | 9,945,387 97 | *e* 52,669 50 |
| 1914 | 5,729,042 86 | 3,639,927 00 | 329,588 53 | 9,698,558 39 | *e* 80,039 79 |
| 1915 | 5,947,653 58 | 3,701,268 00 | 510,429 13 | 10,159,350 71 | *e* 581,407 42 |
| 1916 | 6,560,437 95 | 4,040,279 91 | 438,319 62 | 11,039,037 48 | *e* 926,151 53 |
| 1917 | 8,301,164 82 | 4,985,344 75 | 1,216,795 12 | 14,503,304 69 | *e* 1,703,565 29 |
| 1918 | 9,641,191 89 | 5,940,225 54 | 490,481 68 | 16,071,899 11 | *e* 2,505,837 96 |
| 1919 | 9,720,759 32 | 7,380,837 35 | 869,195 10 | 17,970,791 77 | *e* 1,665,403 85 |
| 1920 | 12,106,437 00 | 8,511,753 89 | 1,087,081 60 | 21,705,272 49 | *e* 1,571,576 15 |
| Totals | 191,661,996 81 | 107,515,967 75 | 12,237,957 42 | 311,415,921 98 | *e* 8,730,181 79 |

*Canadian Fire Companies in Foreign Fields.*

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz.:—

| | |
|---|---|
| Acadia Fire Insurance Company | Newfoundland. |
| British America Assurance company | United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, (Macassar East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua, and Bermuda. |
| British Colonial Fire Insurance Company | France. |
| British North Western | United States. |
| Canadian Fire Insurance Company | Newfoundland. |
| Canadian Indemnity | Newfoundland. |
| General Accident of Canada | Newfoundland and United States. |
| Guardian Ins. Co. of Canada | Great Britain. |
| Mount Royal Assurance Company | United States. |
| North American Accident Ins. Co. | Newfoundland. |
| North Empire Fire Insurance Company | Newfoundland. |
| North West Fire Insurance Company | Newfoundland and India. |
| Pacific Coast Fire Insurance Company | Great Britain. |
| Western Assurance Company | British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia. |

*Provincial Licensees.*

In order that the figures of the entire fire insurance business in Canada might be brought together in this report the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements. These figures will be found on page cxciii and the entire business may be summarized as follows:—

| Companies. | Fire Insurance. (Including business of Provincial Licensees.) | | | |
|---|---|---|---|---|
| | Amount written. | Amount in force. | Premiums received. | Losses paid. |
| | $ | $ | $ | $ |
| Dominion | 6,790,670,610 | 5,969,872,278 | 50,527,937 | 21,935,387 |
| Provincial | 471,487,394 | 1,054,105,011 | 5,216,795 | 2,342,597 |
| Totals | 7,262,158,004 | 7,023,977,289 | 55,744,732 | 24,277,984 |

## CASUALTY INSURANCE.

Insurance business other than fire or life was carried on in Canada during the past year by 120 companies: 30 Canadian, 32 British and 58 Foreign companies. Eighty-three of these companies likewise transacted fire insurance.

In addition to these 120 companies, there were seven fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of these thirty-one Canadian companies which carried on business other than fire or life, nine transacted miscellaneous classes of business only. Of these, two transacted sickness insurance; two accident insurance; three combined accident and sickness; four plate glass insurance; two guarantee insurance; four automobile insurance; one steam boiler insurance; one burglary insurance; one live stock insurance; and one title insurance.

At the end of the year the assets of these companies amounted to $4,847,129.55.

Their total liabilities amounted to $1,317,443.15, made up as follows:—

| | |
|---|---|
| Unsettled losses | $ 199,444.12 |
| Reserve of unearned premiums | 683,643.33 |
| Sundry | 434,355.70 |
| | $ 1,317,443.15 |

The excess of assets over liabilities was $3,529,686.40. The capital stock paid up in cash was $1,430,256.29. There was thus a surplus over all liabilities and capital stock of $2,099,430.11, being an increase in surplus over the preceding year 1919 of $135,125.16.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over loss incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was $157,493.70. Six companies made a gain and three companies showed a loss.

The dividends declared amounted to $106,234.57 which is less than the interest and rent earned upon investments. The total net underwriting gain was $15,534.60 as against a gain of $2,220.76 in 1919.

## CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

### STATEMENT OF GAINS AND LOSSES TO SURPLUS TO POLICYHOLDERS DURING 1920.

| | Company. | Underwriting profit. | Interest and rent earned. | Received from Shareholders. | Gains from other sources. | Total gains. | Underwriting loss. | Loss from other sources. | Dividends declared. | Total losses. | Balance net gain. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 1 | Boiler Inspection | | 20,392 83 | | 75 00 | 20,467 83 | 374 31 | 3,110 50 | | 3,484 81 | 16,983 02 | 1 |
| 2 | Casualty Co. of Canada | | 2,055 22 | (a)22,175 00 | 73 00 | 24,303 22 | 7,571 64 | | | 7,571 64 | 16,731 58 | 2 |
| 3 | Chartered Trust and Executor | | 39,610 54 | 33,074 99 | 24,709 61 | 97,395 17 | | 27,093 26 | 34,008 07 | 61,101 33 | 36,293 84 | 3 |
| 4 | Dominion Gresham | | 22,834 00 | | 151 41 | 22,985 41 | 23,150 91 | 160 61 | | 23,311 52 | — 326 11 | 4 |
| 5 | General Animals | | 3,744 35 | | 379 54 | 4,123 89 | 9,572 25 | | | 9,572 25 | — 5,448 36 | 5 |
| 6 | Guarantee Co. of N. America | 39,188 01 | 117,086 68 | | 19,634 04 | 175,908 73 | | 100,000 00 | 65,770 00 | 165,770 00 | 10,138 73 | 6 |
| 7 | Merchants Casualty Co | 1,064 46 | 10,960 42 | 37,011 97 | 47,374 97 | 96,411 82 | | 935 03 | 6,456 50 | 7,391 53 | 89,020 26 | 7 |
| 8 | Merchants' and Employers' Guarantee and Accident | | 6,481 08 | | | 6,481 08 | 15,399 91 | | | 15,399 91 | — 8,918 83 | 8 |
| 9 | Protective Association of Can | 281 95 | 2,557 97 | | 179 65 | 3,019 57 | | | | | 3,019 57 | 9 |
| | Totals | 40,534 42 | 225,723 09 | 92,261 96 | 92,577 25 | 451,096 72 | 56,069 02 | 131,299 43 | 105,234 57 | 293,603 02 | 157,193 70 | |

## ACCIDENT INSURANCE, 1920.

Accident insurance may be subdivided into two classes, viz.: *Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by thirty-four companies, viz.: ten Canadian, thirteen British, and eleven Foreign.

### LIABILITY.

Of the thirty accident companies, twenty-eight transacted liability insurance, viz.: nine Canadian, twelve British, and six Foreign companies.

The total premiums received for this class of risks was $3,162,518, and the losses paid amounted to $1,542,198, with unsettled claims outstanding to the amount of $1,062,497. The total premiums for the eighteen years for which separate figures are available are $33,629,852, and the total claims, $17,241,569.

An abstract will be found at page ccxvii.

### ACCIDENT.

The total premiums for this class of business were $2,341,214. The claims paid amounted to the sum of $948,679, and there were outstanding at the close of the year unsettled claims amounting to $254,205. The total premiums for the forty-one years for which separate figures are available are $36,855,546, and the total claims, $15,284,698.

An abstract will be found at page ccxiv.

### COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to $1,073,158 and the claims paid to $543,358. There were outstanding at the close of the year unsettled claims amounting to $89,162. The total premiums for the seven years for which separate figures are available are $5,109,491, and total claims $2,643,337.

An abstract will be found at page ccxiv.

## AUTOMOBILE INSURANCE, 1920.

The business of automobile insurance has this year, as last year, been divided into two classes that including fire risk designated and that excluding fire risk designated. The former class is termed Automile (A) and includes policies insuring against fire only and against fire in combination with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (A) was transacted by sixty-nine companies, of which sixteen were Canadian, twenty-five British and twenty-eight foreign companies. The premiums received amounted to $2,325,785, and the claims paid to $1,149,364, with $221,991 of claims outstanding. The total premiums for the six years for which separate figures are available are $6,000,307 and the total claims, $2,850,277.

An abstract will be found at page ccxv.

The business of automobile insurance which is termed Automobile (B) was transacted by seventy-three companies, viz.: twenty-one Canadian, twenty-four British and twenty-eight foreign companies. The premiums received amounted to $2,839,112, and the claims $1,534,396, with $537,849 of claims outstanding. The total premiums for the six years for which separate figures are available are $4,774,496, and the total claims $2,387,779. For the preceding five years, for which the figures do not distinguish between policies including and excluding fire risk, the total premiums are $1,935,384, and the total claims, $853,383.

An abstract will be found at page ccxvi.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

### BURGLARY INSURANCE, 1920.

This branch of insurance is carried on by twenty-two companies, nine Canadian, six British, and seven foreign companies. The total premiums received amounted to $481,019, and the losses paid to $203,983 with unsettled claims outstanding at the end of the year amounting to $67,930. The total premiums for the period of twenty-eight years are $2,141,563, and the total claims, $698,137.

An abstract will be found at page ccxvii.

## EXPLOSION INSURANCE, 1920.

Explosion insurance was transacted by sixteen companies, two Canadian, one British and thirteen foreign companies. The premiums received during the year amounted to $148,525 and with no losses paid and with no unsettled claims. The total premiums for the six years during which this business has been carried on in Canada are $1,002,245 and the total claims $6,615.

An abstract will be found at page ccxvii.

The definition of explosion insurance was widened by The Insurance Act, 1917, to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power." A reference to page cix will show that a large number of licenses for this class of business have been issued since the first of the present year.

## FORGERY INSURANCE, 1920.

One Canadian Company had a license to transact forgery insurance. Premiums of $636 were received but no losses paid.

## GUARANTEE INSURANCE, 1920.

Guarantee business was transacted by twenty-four companies, of which eleven are Canadian, seven British, and six foreign companies.

The total premiums received were $1,272,514 and the amount paid for claims was $178,194 with unsettled claims amounting to $434,187 outstanding at the end of the year. The total premiums for the period of thirty-eight years are $11,384,589 and the total claims, $2,632,691.

An abstract will be found at page ccxvii.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

## HAIL INSURANCE, 1920.

This class of business is of comparatively recent development. During 1920, twenty-eight companies—six Canadian, nine British and thirteen foreign companies—received premums amounting to $5,800,026 and paid losses amounting to $2,377,799, Claims outstanding at the end of the year amounted to $3,858. The total premiums for the eleven years during which the business has been carried on in Canada are $17,230,296 and the total losses, $8,832,855.

An abstract of hail insurance will be found on page ccxviii.

Under the provisions of the Insurance Act, 1916, Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent of the net hail premiums. British and foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies, the Treasury Board has increased the initial deposit to $50,000.

## INLAND TRANSPORTATION INSURANCE, 1920.

This class of business was transacted by nineteen companies: two Canadian, seven British and ten foreign companies. Premiums received amounted to $423,663, and claims paid to $222,720. Claims outstanding amounted to $48,517. The total premiums for the period of twenty-four years are $2,493,594 and total claims $1,085,193.

An abstract will be found on page ccxix.

## LIVE STOCK INSURANCE, 1920.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $112,816, the losses paid $49,587 with unsettled claims at the end of the year amounting to $8,992. The total premiums for the period of thirteen years are $1,174,369 and the total losses $628,167.

An abstract will be found at page ccxix.

## PLATE GLASS INSURANCE, 1920.

The business of plate glass insurance was transacted by twenty-six companies, viz.: twelve Canadian, eight British and six Foreign companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $690,476, and the total losses paid were $409,393, and there were outstanding at the end of the year unsettled claims amounting to $49,093. The total premiums for the period of thirty-five years are $5,119,839 and the total claims, $2,427,949.

An abstract will be found at page ccxix.

## SICKNESS INSURANCE, 1920.

The business of sickness insurance was carried on by thirty-one companies, viz.: ten Canadian, thirteen British, and eight foreign companies.

Premiums received amounted to $1,575,548, and claims paid to $1,074,032. Amount of unpaid claims at the end of the year was $187,502.

The total premiums received for the period of twenty-five years are $17,180,712 and the total claims, $12,453,738.

An abstract will be found at page ccxx.

## SPRINKLER LEAKAGE INSURANCE, 1920.

Sprinkler leakage insurance was carried on by eight companies—two British and six Foreign companies. The premiums received during the year amounted to $98,804, and the losses paid to $72,753 with $14,169 losses outstanding at the end of the year. The total premiums for the period of eleven years are $553,522 and the total claims $278,555.

An abstract will be found at page ccxx.

## STEAM BOILER INSURANCE, 1920.

This class of business was carried on by eight companies—two Canadian and five Foreign companies. The total premiums received amounted to $323,485, and the claims paid to $16,130. with $15,406 unsettled claims outstanding at the end of the year. The total premiums for the period of thirty-two years are $2,959,009, and the total claims, $295,438.

An abstract will be found at page ccxx.

## TITLE INSURANCE, 1920.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation. The total premiums for the period of twelve years are $11,252, and the total claims, nil.

No premiums were received during the year, and no losses were incurred.

## TORNADO INSURANCE, 1920.

Tornado insurance was carried on by seventeen companies—one British and sixteen Foreign companies, the total premiums received being $158,321, and the losses paid, $155,931 with $42,443 unsettled losses at the end of the year. The total premiums for the period of thirteen years are $462,068 and total claims, $470,732.

An abstract of tornado insurance will be found at page ccxx.

## PROVINCIAL LICENSEES.

In order that the figures of the entire Casualty insurance business in Canada might be brought together in this report, the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements.

These figures will be found on page ccxxiv and may be summarized as follows:—

### CASUALTY INSURANCE.

(Including Business of Provincial Licensees.)

| Companies. | Premiums Received. | Losses Paid. |
|---|---|---|
| | $ | $ |
| Dominion | 22,827,620 | 10,478,517 |
| Provincial | 2,971,453 | 1,689,735 |
| Totals | 25,799,023 | 12,168,252 |

## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 30, 192.), there are two hundred and sixty-two companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

| | | |
|---|---|---|
| Number of companies transacting | life insurance | 57 |
| " " | life insurance, assessment plan | 19 |
| " " | fire insurance | 153 |
| " " | accident insurance | 36 |
| " " | combined accident and sickness | 6 |
| " " | explosion insurance | 16 |
| " " | forgery | 3 |
| " " | guarantee insurance | 25 |
| " " | plate glass insurance | 26 |
| " " | burglary insurance | 22 |
| " " | inland transportation insurance | 19 |
| " " | sickness insurance | 31 |
| " " | title insurance | 1 |
| " " | tornado insurance | 17 |
| " " | live stock | 2 |
| " " | hail insurance | 28 |
| " " | automobile (A) insurance | 69 |
| " " | automobile (B) insurance | 73 |
| " " | sprinkler leakage | 8 |
| " " | steam boiler, fly wheel, lighting, etc. | 8 |
| " " | robbery | 5 |

The deposits for the protection of policyholders, held by the Honourable the Receiver-General, in trust for these companies, at July, 1921, amounted to $181,839,056.91 in securities as follows:—

| | |
|---|---|
| Canadian government securities | $1,706,431 01 |
| Canadian provincial securities | 14,780,320 37 |
| British government securities | 18,250,674 53 |
| British colonial securities | 1,537,019 44 |
| United States bonds | 2,978,500 00 |
| New York State bonds | 75,000 00 |
| Massachusetts bonds | 320,000 00 |
| Rhode Island bonds | 100,000 00 |
| Panama Canal bonds | 3,000 00 |
| Japanese government bonds | 35,971 33 |
| Belgian government bonds | 164,320 20 |
| Montreal harbour bonds | 65,000 00 |
| Canadian municipal securities | 50,003,827 00 |
| Loan companies' debentures | 1,250,933 31 |
| Canadian railway securities, guaranteed | 7,970,401 34 |
| French rentes | 2,597,657 77 |
| Total | $181,839,056 91 |

There was also deposited with Canadian trustees, in conformity with the Act, $26,140,635.18, making a total of $207,979,692.09 for the protection of policyholders, being an increase since last report of $29,279,555.51.

The distribution of the total sum of $207,979,692.09 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

| | |
|---|---|
| Life | $ 143,759,410 12 |
| Fire | 18,898,671 51 |
| Fire and miscellaneous | 39,840,311 49 |
| Accident, guarantee, plate glass, etc. | 5,481,298 97 |
| Total | $ 207,979,692 09 |

The total amount of premiums received in Canada for all forms of insurance excluding life insurance, was $73,454,863, of which $15,550,788 was received by Canadian companies, and $57,904,075 by British and Foreign companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS, 1920 (EXCLUDING LIFE).

| | |
|---|---|
| Fire | $ 50,527,937 |
| Automobile (A) | 2,325,785 |
| Automobile (B) | 2,939,112 |
| Personal Accident | 2,341,214 |
| Combined Sickness and Accident | 1,073,158 |
| Guarantee | 1,272,514 |
| Plate Glass | 690,476 |
| Steam Boiler | 323,485 |
| Burglary | 481,019 |
| Sickness (so far as separate return made) | 1,575,548 |
| Inland Transportation | 423,663 |
| Liability | 3,162,518 |
| Sprinkler Leakage | 98,804 |
| Live Stock | 112,816 |
| Hail | 5,800,026 |
| Explosion | 148,525 |
| Tornado | 158,321 |
| Forgery | 636 |
| Total | $ 73,455,557 |

Or, dividing them according to the nationalities of the companies:—

| — | Canadian Companies. | British Companies. | Foreign Companies. | Totals. |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| Fire | 8,003,456 | 25,332,651 | 17,191,830 | 50,527,937 |
| Accident | 1,029,092 | 731,653 | 580,469 | 2,341,214 |
| Combined Accident and Sickness | 824,599 | None. | 248,559 | 1,073,158 |
| Automobile (A) | 576,864 | 1,082,763 | 666,158 | 2,325,785 |
| Automobile (B) | 1,130,390 | 1,323,284 | 485,438 | 2,939,112 |
| Burglary | 130,875 | 36,397 | 313,747 | 481,019 |
| Liability | 1,003,046 | 1,619,054 | 540,418 | 3,162,518 |
| Explosion | 2,502 | 17 | 146,006 | 148,525 |
| Forgery | 636 | None. | None. | 636 |
| Guarantee | 477,103 | 271,668 | 523,743 | 1,272,514 |
| Hail | 1,050,667 | 1,832,753 | 2,906,606 | 5,800,026 |
| Inland Transportation | 57,902 | 169,023 | 196,738 | 423,663 |
| Live Stock | 73,522 | 39,294 | None. | 112,816 |
| Plate Glass | 295,265 | 224,785 | 170,426 | 690,476 |
| Sickness | 704,536 | 488,100 | 382,912 | 1,575,548 |
| Sprinkler Leakage | None. | 3,110 | 95,694 | 98,804 |
| Steam Boiler | 181,027 | 900 | 141,558 | 323,485 |
| Tornado | None. | 785 | 157,536 | 158,321 |
| Totals | 15,551,482 | 33,156,237 | 24,747,838 | 73,455,557 |

## LEGAL DECISIONS

### 1. Fire Insurance

(a) *Reinsurance of Risks in another Company—Insolvency of Original Insuring Company—Conditions of Policies—Policy Becoming Void or Ceasing—Right to Recover Unearned Portion of Premium Paid to Reinsuring Company—Failure to Cancel Policy—Laches.*

Action by liquidator of the American Union Fire Insurance Company to recover a proportion of a premium paid by that company to the defendant company upon a reinsurance policy with respect to certain risks insured by the company in liquidation.

During the currency of the policy the reinsured company was placed in liquidation. The result of this was that those holding policies ranked as creditors in the liquidation for the unearned premium. The theory upon which the action was brought was that this entitled the liquidator to claim against the reinsuring company the unearned pro rata proportion of the reinsurance premium.

It was held that the contract was entire contract to insure for the entire period and no right of apportionment existed unless stipulated for. The reinsuring company had no knowledge of the insolvency of the original company until long after the expiry of the policy. The laches of the liquidator in making the claim was sufficient to defeat this action if otherwise it could have been maintained.

The right of the liquidator to cancel the policy existed under the terms of the condition, but he refrained from exercising that right until the policy had expired, and the right could no longer be exercised. In this way he treated the policy as an existing one, on which he could assert liability, and he now sought to treat it as non-existing for the purpose of recovering the premium. The reinsurance covered the risk upon the original policy, and was not intended to be a reinsurance against liability to refund premiums.

October 5, 1920.—Ontario High Court Division.—*Ambler v. Factories Insurance Company*—19, Ontario Weekly Notes, 95.

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(b) *Conditions—Titre absolu à la propriété assurée—Nullité de la police—C. civ., art. 2498, 2571, 2576.*

1. Celui qui achète une maison avec une clause résolutoire en cas de non-paiement, et qui l'hypothèque en faveur de son vendeur, n'a pas un droit de propriété absolue. S'il assure cette bâtisse dans une compagnie d'assurance mutuelle avec une clause que "la police sera nulle et de nul effet, si l'intérêt de l'assué dans les biens décrits est autre qu'an droit de propriété absolue et sans condition. . .ou si la propriété est grevée par hypothèque," il ne peut recouvrer en cas d'incendie en vertu de cette police qui est nulle.

2. Lorsqu'une compagnie d'assurance nie sa responsabilité, attaque la validité du contrat d'assurance et en demande la nullité, elle ne peut se plaindre que l'assuré n'a pas rempli les conditions préliminaires à sa réclamation comme celles de la preuve de la perte subie et des avis que l'assuré doit donner.

3. Dans une promesse de vente, un renvoi en marge qui ajoute une grange dans la description des lots vendus, lequel n'est attesté que par deux des signataires de l'acte et ne porte aucune date, ne peut être prouvé par témoins qu'avec un commençement de preuve par écrit.

October 27, 1919.—Quebec King's Bench.—*La Compagnie Equitable d'Assurance Mutuelle Contre le Feu, v. Boulanger.*—29, Quebec Reports, 515.

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(c) *Description—Preuve testimoniale—Annexes—Mandat—C. civ., art. 1233, 2569.*

1. Le fait que, dans une action en recouvrement du montant d'une police d'assurance, après l'incendie, la déclaration mentionne le numéro 251, rue Notre-Dame, tandis que c'est le numéro 221 qui est décrit dans la police, n'est pas substantiel au contrat et n'affecte pas l'intention des parties.

2. En présence des divergences des prétentions des parties, la preuve testimoniale peut être permise pour établir l'intention des parties au contrat d'assurance et l'étendue des bâtisses assurées.

3. Les annexes d'une manufacture liées à la bâtisse principale par des murs mitoyens, mises en communication avec cette dernière par des portes et des tuyaux conducteurs de la chaleur et de l'énergie motrice, et occupées par des machines et des accessoires nécessaires à la manufacture, forment un bloc constituant les propriétés assurées et ne peuvent être divisées pratiquement au point de vue de l'assurance.

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M. le juge Letellier.—Cour supérieure.—No 599.—Atwater, Surveyer et Bond, avocats de la demanderesse—Fraser et Rugg, avocats de la défenderesse.

4. La différence entre les numéros en chiffre dans la police et sur le plan de Goad ne peut être soulevée par la compagnie, vu qu'elle est due à la faute de l'agent de la compagnie d'assurance, cette mauvaise description, d'ailleurs, ne pouvant nuire au contrat véritable, puisqu'elle n'a trompé personne.

5. Le taux exigé par une compagnie d'assurance, est un élément sûr pour indiquer l'objet de l'assurance, lorsqu'il s'agit d'une manufacture et de ses annexes.

June 23, 1919.—Quebec Superior Court.—*Gélinas & Frères (Limitée) v. The Stanstead & Sherbrooke Montreal Fire Assurance.*—57, Quebec Reports, 368.

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(*d*) *Déclaration frauduleuse—Evaluation exagérée—Nullité de la police—C. civ., art. 2487.*

Les faits suivants sont considérés comme frauduleux et ils sont suffisants pour faire annuler une police d'assurance: 1. un carosse que l'assuré avait payé $7, est par lui évalué à$600 et assuré pour $300; 2. l'assuré déclare qu'il a déjà eu une propriété détruite par le feu, tandis qu'en fait, il avait plusieurs incendies pour lesquels il vait reçu des indemnités.

November, 18, 1919.—Quebec Superior Court.—*Gervais v. The Liverpool, London & Globe Insurance Company*—57 Quebec Reports, 407.

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(*e*) *Condition—Formalities—Gasoline—Warranties—Interpretation—C.C., arts. 2478, 2490.*

1. The insured, to obtain the payment of his claim, is not obliged to fulfil the condition stipulated by law and by the policy, when the insurance company formally declared that it will not pay the loss.

2. When the policy contains the following clause: "Il est garanti par l'assuré que pas de gasoline ne sera gardée dans les remises à bateau assurées par cette police, excepté ce qui se trouve dans les réservoirs des yachts," and fire is caused by an explosion of the carburator, before the respondent's representative who had brought with him a can of gasoline of five gallons, had time to fill up with it the tank of the yacht, there is no violation of the above clause, as the respondent did not keep any gasoline in the yacht.

September 19, 1919.—Quebec King's Bench.—*General Fire Insurance Company of Paris, France, v. Claprood*—29, Quebec Reports, 361.

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(*f*) *Gasoline on Premises without Permit—Statutory Condition 14 (f).*

Plaintiff whose premises were insured in defendant company obtained an endorsement on his policies permitting him to use on the premises a certain gasoline oil distributing system "subject to permit attached to policy." It did not satisfactorily appear whether or not permits had been attached to the policies but it was the rule to attach thereto a certain form approved by the underwriters' association which contained among other things a warranty by assured that the reservoir and tank should be located outside the building. Under the customary use of the system the tank is not situated inside the building, this being recognized as dangerous. The Court found that the plaintiff knew that the tank should be outside. Plaintiff's premises were burned through the bursting of the tank when situated in the cellar and containing several gallons of gasoline.

*Held*, even if the form of permit was not attached, statutory condition 14 (*f*) providing amongst other things that not more than a quart of gasoline should be stored, kept or used upon the premises without a permit, applied and defendant was not liable under the policies.

December 31, 1919.—Saskatchewan King's Bench.—*Hornstein v. Great American Insurance Company.*—1920, Vol. 1, W.W.R., 1019.

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(*g*) *Assurance—Résidence privée—Villégiature—Nullité—C. civ., art. 2485, 2487, 2488, 2569, 2574.*

1. Une habitation, occupée pendant l'été seulement en villégiature, n'en est pas moins une résidence privée.

2. Le fait que cette propriété n'est pas occupée durant la saison d'hiver, le propriétaire toutefois demeurant dans le voisinage, l'habitation étant durant ce temps chauffée par les soins d'un gardien, n'est pas un fait matériel que l'assuré, dans une demande d'assurance, doit faire connaître, et son omission ne constitue pas une réticence ou fausse représentation qui annule la police.

November 28, 1918.—Quebec Superior Court—*Mathys v. Strathcona Fire Insurance Company*—58, Quebec Reports, 199.

(*h*) *Loss by Fire—Fraud.*

An action brought to recover insurance money paid for loss by fire failed as the evidence did not support the claim.

In this case the plaintiff companies charged fraud and supplied the following particulars:—

"(*a*) The said goods and property so destroyed did not amount in value to the sum of $14,833.48, as the defendant well knew.

"(*b*) The said goods saved far exceeded in value the said sum of $250 and amounted in value to the sum of $3,000 and upwards, as the defendant well knew.

"(*c*) The account of the loss as made by the defendant and so delivered to the plaintiff was not just and true but was false and untrue to the knowledge of the said defendant.

"(*d*) The said defendant did not exhibit to the plaintiff or its officers for their examination all that remained of the property that was covered by the policy but falsely and fraudulently pretended and represented the goods so shown and exhibited were all that were saved and remaining.

"(e) The defendant fraudulently concealed from the plaintiff a large quantity of said goods which remained and which were saved and which he had caused to be deposited in divers buildings and places in the town of Bathurst and in that vicinity."

May 20, 1919.—New Brunswick Supreme Court—*The North British & Mercantile Insurance Company and Others v. Simon Holden-Graber.*—XLVII, New Brunswick Reports, 15 and 17.

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*(i) Chattel Mortgage—Registration without Affidavit of Execution—Invalidity as against Creditors of Mortgagor—Bills of Sale and Chattel Mortgage Act, R.S.O. 1914, ch. 135, secs. 5, 7—Covenant to Insure Mortgaged Goods for Benefit of Mortgagee— Loss Payable to Mortgagee in Event of Fire—Equitable Assignment—Validity as against Creditors—Disposition of Insurance Moneys.*

A chattel mortgage, registered without an affidavit of execution, is void as against creditors of the mortgagor: secs. 5 and 7 of the Bills of Sale and Chattel Mortgage Act, R.S.O. 1914, ch. 135.

But an agreement or covenant by the mortgagor to insure the mortgaged chattels for the benefit of the mortgagee, with loss (if any) payable to the mortgagee, though contained in the chattel mortgage, is an equitable assignment of the insurance moneys payable in the event of a loss by fire, and is not by the statute void as against creditors of the mortgagor (Meredith, C.J.C.P., dissenting).

Review of the authorities.

In *re* Isaacson, (1895) 1 Q.B. 333, specially referred to.

Judgment of Kelly, J., reversed.

August 5, October 31, 1919.—Ontario Appellate Division—*Petinato v. Swift Canadian Co., Limited*—XLVI, Ontario Law Reports, 247.

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*(j) Action upon Policy—Insurance upon Contents of Automobile Repair-shop—Defences—Fire Procured by Assured—Breach of Warranty as to Use of Gasoline—Failure to comply with Statutory Condition 18 (d)—Separation of Damaged from Undamaged Property—Examination of Remnants of Property—Conduct of Assured—Extent of Loss—Waiver—Ontario Insurance Act, sec. 199—Dismissal of Action.*

Action upon a policy of fire insurance.

The defence of the company was

1. That the fire in question was caused through some wilful act or neglect or the procurement, means, or contrivance of the assured.

2. That there had been breach of the plaintiff's warranty; machines were filled outside and that no gasoline was contained in the building except that which was contained in the machines.

3. That statutory condition 18 (*d*) had not been complied with.

It was held that the company defendants were entitled to succeed upon the last two defences, and that it was not needful or expedient to express any opinion upon the defence of arson.

December 21, 1920.—Ontario High Court—*Quinn v. North British and Mercantile Insurance Company*—19, Ontario Weekly Notes, 304.

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2. Accident Insurance

*(k) Death of Assured—Action by Beneficiary Named in Policy—Defences—Reduction in Amount of Insurance by Reason of Representation in Application that Occupation of Assured less Hazardous than it actually was—Findings of Jury—Classification of Risks—Construction of Policy—Misrepresentation as to Duties of Assured—Responsibility for Answers in Application—Jury not Directed as to Real Question—New Trial as to Misrepresentation only—Terms—Costs.*

An appeal by the defendants from the judgment of Logie, J., upon the findings of a jury, in favour of the plaintiff, for the recovery of $1,029.20, in an action upon a policy of insurance, dated the 15th February, 1919, whereby it was provided that in case of the death by accident of Benjamin Gilchrist, the plaintiff's husband, the plaintiff should receive from the defendants $1,000, subject to the terms and conditions of the policy. Benjamin Gilchrist was killed, through an accident, on the 6th November, 1919.

It was contended for the appellants that the plaintiff was insured as a "foreman, bridge and building," his duties in that connection being stated as "supervising only bridge work," and that under the terms of the policy no more than $100 was recoverable because the deceased suffered the accident while performing an act outside the scope of his work as stated in his application.

At the first trial the jury had found that the deceased was not at the time of the accident doing an act which pertained to an occupation classified by the appellants as more hazardous than the occupation stated in the policy.

It was held that the issue was completely and finally determined by this finding of the jury and this contention of the appellants could not prevail.

It was also contended by the appellants that the policy was void for misrepresentations contained in the application. The jury had found that the deceased did not misrepresent the classification of his occupation in the application. The Appeal Court held that this finding of the jury was correct, but as the Jurors had not been directed to the crucial point where there had been misrepresentation in the deceased's answer to the question respecting the duties of his occupation, the appellants should by so electing within ten days have the privilege of obtaining the answer of the jury to this question. The new trial must be solely on the question of misrepresentation as stated above, and all the answers of the jury at the first trial other than on the question of misrepresentation must stand.

December 20, 1920.—Ontario Appeal Court—*Gilchrist v. Merchants Casualty Company*—19, Ontario Weekly Notes, 283.

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*(l) Subrogation—Poursuite de la compagnie—Action directe—Femme mariée—Autorisation à défendre—C. civ., art. 176, 1053, 1318, 1422, 2584.*

1. L'assureur contre les accidents qui paie le dommage souffert par l'assuré, a un recours contre celui qui a causé le dommage sans qu'il soit tenu d'obtenir une subrogation conventionnelle. Il peut poursuivre de son droit propre par une action directe en vertu de l'article 1053, C. civ.

2. Un transport de réclamation avec subrogation, peut être fait par le mari, administrateur des affaires de sa femme, à une compagnie d'assurance qui paie les dommages causés a la femme oar un tiers.

3. Une femme séparée de biens peut, sans l'autorisation de son mari, ou du juge, ester en justice pour tout ce qui regarde l'administration de ses biens meubles et les réclamations mobilières qui la concernent, l'art. 1318, C. civ., lui donnant le pouvoir de disposer et d'aliéner son mobilier. Notamment, elle peut, en vertu des articles 176, 1318, 1422, C. civ., contester une action en recouvrement des dommages causés par son automobile.

April 3, 1920.—Quebec Superior Court—*Merchants and Employers Guarantee & Accident Company v. dame Brunet alias Tremblay*—58 Quebec Reports, 77.

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*(m) Insurance against Accidents to Employees—Insurer, after Learning of Breach of Condition of Policy, Defending Action Brought by Employee against Insured—Waiver of Condition—Estoppel.*

An insurer of indemnity against accidents to employees, who takes charge of the defence of an action brought by an employee against the insured for injuries by accident, and who continues in charge of such defence after learning of the non-observance by the insured of a condition of the policy, may be estopped from denying that he has waived such condition.

*Insurance against Accidents to Employees—Breach by Assured of Condition of Policy—Right of Insurer as to Recovery of Moneys Paid to its Solicitor for Defending Action Brought by Insured's Employee.*

*Semble* although an insurer of indemnity against accidents to employees may not be liable on its policy because of the non-observance by the insured of one of its conditions, the insurer cannot recover against the insured moneys paid by the insurer to its solicitors for defending an action brought by an employee against the insured before the insurer learned it was not liable on the policy. Money paid to a third person cannot be recovered as money paid under a mistake of facts.

July 12, 1920.—Saskatchewan Court of Appeal—*Parrott v. Western Canada Accident and Guarantee Insurance Company*—1920, Vol. 3, W.W.R., 113.

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*(n) Accident—Recovery under Policy—Whether "Entire Sight" of Eye "Irrevocably Lost".*

Plaintiff was held to have "irrevocably lost" the "entire sight of one eye" so as to recover for same under an accident insurance policy where he had lost all useful sight of his right eye although still able to distinguish light from darkness and to "see a shadow" if an object was placed close to his eye, and although it appeared that should the good eye be removed his vision with the injured eye might be improved by an operation.

May 26, 1920.—British Columbia Supreme Court—*Shaw v. Globe Indemnity Company*—1920, Vol. 2, W.W.R., 694.

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### 3. Automobile Insurance

*(o) Automobile—Vol—Préposé—C. civ., art. 2507—C. crim., art. 347.*

1. Le fait d'un propriétaire d'automobile, qui tient sa machine dans un garage, de prêter de bonne foi, pour faire laver cette voiture, ses clefs à une personne préposée au service d'un autre auto de ce même garage, ne constitue pas cet individu son employé.

MM. les Juges Demers, Panneton et de Lorimier. Court de revision.—No 2230.—Perron, Taschereau, Rinfret, Vallée et Genest avocats du demandeur—Weldon et Harris, avocats de la défenderesse.

2. Si celui-ci, au lieu de nettoyer la machine comme il devait le faire, s'en empare, s'en sert personnellement, subit un accident et finalement l'abandonne sur une route dans un état complet de démolition, pour laquelle offense il est arrêté, plaide coupable et est condamné à deux ans de pénitencier, la compagnie d'assurance, qui a émis une police contre le vol de l'automobile, est tenue de payer à son propriétaire le montant de sa perte.

June 12, 1920.—Quebec Superior Court—*Ouimet v. National Ben Franklin Fire Insurance Company*—58, Quebec Reports, 299.

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(p) *Créancier—Droit du débiteur—Accident d'automobile—Assurance—Saisie-arrêt aprés jugement—C. civ., art. 1031.*

Le créancier pouvant exercer les droits de son débiteur, celui qui obtient un jugement pour des dommages causés par un automobile dont le propriétaire est porteur d'une police d'assurance contre les accidents, peut faire signifier à la compagnie d'assurance une saisie-rrrêt aprés jugement pour saisir le montant de la police.

May 31, 1919.—Quebec Supreme Court.—*Pepin v. Dufresne et Railway Passengers Insurance Company.*—57 Quebec Reports, 333.

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(q) *Conditions of Insurance Policy—Offer made to owner—Election by Company to Repair Car—Refused by Owner.*

The owner of an automobile cannot succeed in an action on a policy of insurance where his car has been damaged, if the insurance company has already made an offer to repair the damages in accordance with the insurance contract, and such offer has been refused by him.

December 20, 1919.—Nova Scotia Supreme Court—*Sure v. The United States Fidelity & Guaranty Co.*—50 Dominion Law Reports, 573.

(r) *Construction of Policy—Peculiar Accident not Covered by Terms—Absence of Ambiguity—"Extended"—Adjuster—Estoppel.*

The defendants, by a policy issued to the plantiff, insured him "as respects loss sustained by reason of the ownership or maintenance" of an automobile "covered by endorsement or endorsements attached". Two slips were attached to the policy, one marked "Non-valued endorsement (Fire, Theft and Transit)," in which it was set out that "this policy is extended to cover the insured to an amount not exceeding $1,700 on the body, machinery and equipment .....including while in building, on road, or railroad car or other conveyance, ferry or inland steamer .....subject to the conditions above mentioned and as follows:—.....(B) While being transported in any conveyance by land or water—stranding, sinking, collision, burning or derailment of such conveyance, including general average and salvage charges...." The car, in charge of the plaintiff's son-in-law, was put on board a ferry-boat to be carried across a body of water to an island. When the boat reached the island, the man in charge proceeded to drive the car off the boat on to the land. The weight of the car, or the mere act of propulsion in driving it on to the shore, caused the boat to back away, and the car dropped into the water:—

*Held*, that the loss was not covered by the policy, not having been caused by the stranding or sinking or collision or burning of the ferry-boat from which the car slipped into the water.

Upon a fair and natural reading of the policy, there was no ambiguity in it.

The provisions of the endorsement were not to be construed as an enlargement of the risks beyond those covered by the general agreement.

The word "extended" did not add anything to the extent or nature of the insurance.

The second part of clause (B), the part after the dash, could not be read separately from the first part; the whole clause defined one of the kinds of risks assumed by the defendants—the other two being respectively fire and theft.

Nothing done by the defendants' adjuster, who investigated the loss and ascertained the amount of the damage, could estop the defendants from setting up the defence that the loss was not covered by the policy.

Atlas Assurance Co. v. Brownell (1899), 29 Can. S.C.R. 537, and Commercial Union Assurance Co. v. Margeson (1899), 29 Can. S.C.R. 601, followed.

June 14, 1920.—Ontario High Court.—*Wampler v. British Empire Underwriters Agency.*—XLVIII. Ontario Law Reports, 13.

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4. Explosion Insurance.

(s) *Statutory Condition as to Explosion—Interpretation—Warranty by Company—Authentication—Not within Statute—Construction.*

Statutory condition No. 11 of art. 7034, R.S.Q. 1909, provides that "The (insurance) company shall make good loss caused by the explosion of gas in a building not forming part of a gasworks, and all other loss caused by any explosion causing a fire and all loss caused by lightning even if it does not set fire".

*Held*, that this condition only deals with the case of an explosion originating a fire and not with an explosion incidental to a fire, and where loss is caused partly by fire and partly by explosion a policy expressed to be against fire, and containing the following clause, "Warranted free of claim for loss or damages caused by explosion of any of the material used on the

premises," the clause being properly authenticated as required by article 7036 of the statutes, should be given effect to, and an enquiry directed to enquire into the question of what damages are due respectively to fire and explosion.

(Hobbs, etc. v. Northern Ass'ce Co. (1886), 12 Can. S.C.R. 631; Stanley v. Western Ins. Co. (1868), L. R. 3 Exch. 71; Hooley Hill Rubber Co. v. Royal Ins. Co., (1920) 1 K.B. 257, 272, referred to; Guardian Ass'ce. Co. v. Curtis and Harvey Ltd. (1919), 29 Que. K.B. 254, affirmed.)

APPEAL by plaintiff from the judgment of the Court of King's Bench, Quebec (appeal side) (1919), 29 Que. K.B. 254, in an action to recover the full amount of policy insuring their premises against fire. Affirmed.

The judgment of the Board was delivered by Lord Dunedin.

LORD DUNEDIN: Though this is an important case, both in respect of the amount which is at stake and from the fact that it has given rise to a difference of judicial opinion, yet the facts out of which the question arises are capable of being set forth with great succinctness.

The appellants in the first of these appeals are manufacturers of explosives and are the owners of works in which such explosives are made, and in particular, they were engaged in the manufacture of tri-nitro-toluol. They wished to insure their works against fire, and through their brokers they sent to the respondents, the North British & Mercantile Insurance Company, a slip on which was typewritten their requirements for insurance.

These consisted of a specification of the various buildings wished to be insured, with the addition of terms on which they wished the insurance to be granted. Upon this the respondents issued a policy. The policy consisted of a printed form giving the general words of insurance against fire, leaving a blank for a specification of the premium, and leaving a large blank for the specification of the subject insured. This latter blank was filled up by pasting in a slip or, as it is locally termed, an allonge," which was a typewritten paper exactly echoing the proposal made by the broker. On the back of the form are the printed statutory conditions which, according to the law of Quebec, must be printed on every policy, and to which fuller reference will be presently made.

A fire took place in one of the buildings insured in which there was a nitrator, which is a machine employed in one of the stages of the manufacture of T. N. T. From this building the fire extended to the adjoining building, in which there was some T. N. T. Ten minutes after the inception of the fire, an explosion occurred of the T. N. T. That building was wrecked and burning material blown about. Further fires ensued, and then from time to time further explosions. In the end practically the whole of the insured buildings were, whether by explosions or by fire, totally destroyed.

The appellants sue upon the policy for the whole amount, subject to the adjustment which is necessary in respect of there being other insurance in other policies on the same subject. The respondents admit their liability for damage by fire, but contend that they are not liable for damage attributable to explosion, and aver that the greater part of the damage was in fact so caused. Proof was led in which the facts, which have been summarized were elicited.

It is now necessary to set forth the clauses of the policy on which the question of law depends. The insurance is expressed to be against fire. In the slip or allonge there is the following clause:—

> "Warranty free of claim for loss or damage caused by explosion of any of the material used on the premises"

No. 11 of the statutory conditions R.S.Q. 1909, art. 7034 is as follows:—

> "11. The Company shall make good loss caused by the explosion of gas in a building not forming part of gasworks, and all other loss caused by any explosion causing a fire and all loss caused by lightning, even if it does not set fire"

The Revised Statutes of Quebec, 1909, enact arts. 7034, 7035 and 7036:—

Art. 7034. The conditions set forth in this article shall, as against the insurer, be deemed to be part of every contract of fire insurance entered into or renewed on or after the tenth day of February, 1909, in the Provinces, with respect to any property therein, or in transit therefrom or thereto, and shall be printed on every such policy with the heading, "Conditions of the Policy," and no stipulation to the contrary, or providing for any variation, addition, or omission, shall be binding on the Assured unless evidenced in the manner prescribed by Articles 7035 and 7036.

Art. 7035. If the insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added to the contract containing the printed statutory conditions, words to the following effect, printed in conspicuous type and in ink of a different colour: "VARIATIONS IN CONDITIONS".

This policy is issued on the above conditions with the following variations and additions. (Set forth the conditions).

"These variations are made by virtue of the Quebec Insurance Act and shall have effect in so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable requirements on the part of the Company".

Art. 7036. No such variation, addition or omission shall, unless the same is distinctly indicated as set forth in Article 7035, be legal and binding on the insured.

The above quoted warranty contained in the allonge is not printed in red ink. There is, however, inserted in red ink the following variation of condition 11:—

> "....Add the following clause as explanatory of the Company's actual liability under Clause 11. 'This Company is not liable for loss caused by explosions of any kind

unless fire ensues, and then for loss or damage by fire only'; nor for loss or damage to any electrical machinery, appliances or equipment, unless fire ensues, and then to include the loss or damage caused by fire only."

The respondents contended that in respect of the clause of warranty above quoted they are not bound to pay for any damage caused by the explosion. The Trial Judge found for the appellants, and held that the warranty clause was bad, first because it was a variation of the statutory conditions not properly authenticated, and second, because in itself it was unreasonable. The Appeal Court reversed that judgment (1919) 29 Que. K.B. 254, and ordered enquiry as to how much damage was caused by explosion and how much by fire, the evidence as led not having been directed so as to clear up this point. Appeal has now been taken to this Board.

There are two questions accordingly which fall to be decided. The first is what is the proper construction of the clause of warranty, the second is if on a proper construction of the clause the respondents are not bound to pay any loss caused by explosion, then is the clause binding on the appellants in respect either (*a*) that is not properly authenticated or (*b*) that it is in itself unreasonable?

It may be well here to set out what is the state of the decisions on questions which nearly touch the point. In the case of Hobbs, Osborn and Hobbs v. The Northern Assurance Company (1886) 12 Can. S.C.R. 631, the Supreme Court of Canada decided that a policy which insured against fire covered all loss caused by explosion which was an incident of the fire, i.e., when a fire began without an explosion and an explosion took place during its course and was caused by it. Lord Justice Scrutton in the case of Hooley Hill Rubber and Chemical Company v. Royal Insurance Company (1920), 1 K.B., 257 at page 272, expressed an opinion to the same effect. Their Lordships agree with the reasoning of the Judges in Hobb's Case. That is an authority on what an insurance against fire covers. The case of Stanley v. The Western Insurance Company (1868) L.R. 3 Ex. 71, was a case which explained an exception. In that policy, which was against fire, the insurer, in terms of the policy, was not to be liable for loss or damage by explosion. This expression was held to cover all loss by explosion, whether the explosion succeeded to or was caused by a fire, or was prior to and caused a fire. Stanley's Case was followed by the English Court of Appeal in the Hooley Hill Rubber Company's Case already cited. These cases are not actually binding on their Lordships, but they agree with them. Stanley's Case was decided by a very strong Court, and had stood as the law of England for many years.

Now were the policy here simply a policy against fire, with the warranty added, the case would be ruled in terms of the decision in Stanley's case. The only distinction that can be drawn is that here the policy is not simply against fire, but that there is adjected the statutory condition No. 11. The primary object of the statutory conditions is to prevent the insurer by means of exceptions skilfully worded and not particularly brought to the notice of the assured, avoiding liability which it is only just and reasonable he should undertake in a fire policy. Their Lordships agree with the arguments of the appellants' counsel that these conditions, if there is doubt, should be held rather as amplifying than as cutting down the insurer's liability. Statutory condition No. 11 may, therefore, be taken to fill up the lacuna left by Hobb's Case; that is, to make it clear that when the original cause of fire is explosion the damage must be made good by the insurer. The question, therefore, resolves itself into this. When the assured said he would be content that the insurer should not be liable for all loss caused by explosion of the material used on the premises, was he contracting to that effect in view of the sum total of the liabilities under the policy, or was he merely contracting as to the additional liability imposed by Clause 11?

It must be remembered that these were T.N.T. works. It is true that T.N.T. may be consumed without being exploded; it may simply burn without its occasioning an explosion in either the popular or scientific sense. As to what is the true meaning of the word "explosion", the parties have been content to leave the Court without any means of judging this from the scientific point of view. Their Lordships do not think they are entitled to read in any knowledge which they may as individuals possess on the subject, but are bound to take it that the parties are agreed to take the word in the popular sense, in which sense it has been used in the resume of the facts given above. But while T. N. T. might burn it might also explode, and it seems to their Lordships impossible to come to any conclusion but that the parties must have contemplated the possibility of an explosion either as an incident or as an originator of fire. It is obvious that if the assurer was content to have this possible risk barred, he would secure an insurance on better terms. When, therefore, he used in his proposal and the insurer accepted in the policy, words which are absolutely general, and in no way limited, their Lordships think that the more natural construction is to apply the words of exception to the whole risks in which explosion takes a part rather than to confine them to the one special case provided for by statutory condition 11, to which no reference is made.

The next question to be decided is whether the construction of the warranty, being as above, it is itself struck at by the provisions of Art. 7036. The judges in the Court below 29 Que. K.B. 254, have held that in respect that Art. 7035 specified the insurer as the person who may be desirous to vary the condition, the clause does not apply in cases where, as here, the insured proposed the variation, which was accepted by the insurer. Their Lordships are unable to agree with this view of the Statutes. Art. 7036 is quite peremptory in its terms. Their Lordships think that it is the policy of the Statute to make a hard and fast rule that every fire policy shall have attached to it these statutory conditions, and that they cannot be varied so as to be binding on the insured, unless the variations are authenticated in the prescribed manner. The result will be that, if not varied, they remain in full force, but any other stipulation and covenant which may define or limit the risk can also receive effect in so far as it does not contradict the statutory

conditions which are paramount. Applying this view to the question in hand, the insurers are warranted free from explosions of every sort, except such explosion as is provided for by statutory condition 11. Now statutory condition 11, as already stated, only deals with an explosion originating a fire, and does not deal with the case of an explosion incidental to a fire. It follows that the present case is not touched by statutory condition 11, and the warranty free from explosion can have effect. This leads, though by a different line of reasoning, to the same result as reached by the Judges of the Court of Appeal, 29 Que. K.B. 254. Their Lordships need only add that they agree with the Court of Appeal, differing from the Trial Judge that the condition is not in itself unreasonable.

Two minor matters forming the material of interlocutory judgments must be mentioned, as they enter into the judgment of the Court of Appeal, though they were not made a matter of argument before their Lordships. Their Lordships consider that the Trial Judge was right in striking out a paragraph which proposed to adduce evidence as to the intentions of parties antecedent to the issue of the policy. The matter of the other interlocutory judgment is somewhat obscure. If, as Maclennan J. thought, it was only a renewal in another form of the motion already dealt with, no more need be said. If, on the other hand, it was a plea which would destroy the contract on the ground of its being ultra vires of the Company, there is, in the view of their Lordships' decision on the merits, no necessity to discuss it. Their Lordships, therefore, think that the judgement of the King's Bench should be varied by striking from out the operative final paragraph such part as deals with the interlocutory judgements, but so far as it directs enquiry into the question of damages due respectively to fire and explosion, should be affirmed, and that the respondents should have the costs of the appeal.

In the second appeal the facts are the same, except that there is no variation whatever of statutory condition 11. The same arguments accordingly apply, and the result must be the same as in the former case.

The respondents on the 11th June, 1920, obtained special leave to cross-appeal in each action, on the ground that the judgments of the Court of King's Bench 29 Que. K.B. 254, should have directed judgment to be entered for them. It follows from this judgment that these cross-appeals ought to be dismissed and the appellants are entitled to their costs in respect of them. These costs should be set off against the costs which the appellants are directed to pay to the respondents in the main apeals.

Their Lordships will humbly advise His Majesty to the foregoing effect.

October 19, 1920.—Judicial Committee of the Privy Council—*Curtis's and Harvey, Ltd., v. North British and Mercantile Insurance Co. Ltd. Curtis's and Harvey, Ltd. v. Guardian Assurance Co., Ltd.*—55 Dominion Law Reports, 95.

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## LEGISLATION

### 1. Dominion Legislation

There was no general legislation amending the Insurance Act passed at the session of Parliament held in 1920. The following private Acts were passed:—

(1) An Act to incorporate Aberdeen Fire Insurance Company. *(Assented to June 16, 1920.)*

This Act incorporates the Company with head office in the City of Edmonton, Alberta, with power to transact the business of fire, inland marine, guarantee, accident, inland transportation, plate glass, burglary, sickness and automobile insurance. The Act contains the usual provisions for the minimum amount of capital or capital and surplus as the various classes of business are taken up.

2. An Act to incorporate Armour Life Assurance Company. *(Assented to May 11, 1920.)*

This Act incorporates the Company with power to transact the business of life insurance, and is in the model form. The head office of the Company will be in Edmonton, Alberta.

(3) An act to amend and consolidate the Acts respecting The British America Assurance Company. *(Assented to July 1, 1920.)*

This Act consolidates the various Acts respecting the Company and enlarges the insurance powers of the Company to include practically all classes of insurance other than life insurance.

(4) An act to incorporate Canada Security Assurance Company. *(Assented to May 11, 1920.)*

This Act incorporates the Company with head office in the City of Toronto, and with power to take over the whole or any part of the business of Canada Security Assurance Company incorporated by Special Act of the Province of Alberta in 1913. The Company is authorized to undertake the business of fire, automobile, hail, accident, sickness, guarantee, plate glass, burglary, inland transportation and explosion insurance, the usual provisions for increase of capital or capital and surplus on the various classes of business being taken up being contained in the Act. There is also provision that a license shall not be issued to the Company until the provincial company has ceased, or is about to cease, to transact business.

(5) An Act respecting the Dominion Fire Insurance Company. *(Assented to July 1, 1920.)*

This Act amends the Company's Act of incorporation, chapter 73 of the Statutes of 1904, by increasing the insurance powers of the Company to include fire, hail, automobile and marine insurance, and in addition thereto such other kinds of insurance as may be authorized from time to time under the provisions of section 77 of the Insurance Act, 1917.

(6) An Act to incorporate the T. Eaton General Insurance Company. *(Assented to May 11, 1920.)*

This Company is authorized to transact the business of sickness, accident, guarantee, burglary, inland transportation, plate glass, automobile, sprinkler leakage, fire and steam boiler insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in the City of Toronto.

(7) An Act to incorporate The T. Eaton Life Assurance Company. *(Assented to May 11, 1920.)*

This Act is in the model form and incorporates the Company to transact the business of life insurance. The head office of the Company will be in the City of Toronto.

(8) An Act respecting The Pacific Coast Fire Insurance Company. *(Assented to May 11, 1920.)*

This Act amends the charter of the Company chapter 143 of the Statutes of 1908, by providing that the directors may by resolution sub-divide its shares into shares of five dollars each. It also enlarges the insurance powers of the Company to include inland transportation, automobile, tornado, explosion, hail, marine, sprinkler leakage, burglary and accident insurance.

(9) An Act respecting The Pacific Marine Insurance Company. *(Assented to May 11, 1920.)*

This Act amends the charter of the Company, chapter 140 of the Statutes of 1906, by enlarging the insurance powers of the Company to include inland marine, fire, inland transportation and automobile insurance.

(10) An act to incorporate Reliance Insurance Company of Canada. *(Assented to July 1, 1920.)*

This Act authorizes the Company to transact the business of fire, accident, automobile, burglary, hail, guarantee, tornado, explosion, inland transportation and sprinkler leakage insurance, with the usual provision for increase in capital or capital and surplus at the various classes of business are taken up. The head office of the Company will be in the City of Montreal.

(11) An Act to incorporate Scottish Canadian Assurance Corporation. *(Assented to May 11, 1920.)*

This Company is authorized to transact the business of fire, accident, sickness, automobile burglary and hail insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in Toronto.

(12) An Act to incorporate United Canada Fire Insurance Company. *(Assented to June 16, 1920.)*

This Company is authorized to transsact the business of fire, inland marine, automobile, inland transportation, plate glass, accident, hail, tornado, sprinkler leakage and guarantee insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in the City of Winnipeg.

(13) An Act to amend and consolidate the Acts respecting The Western Assurance Company. *(Assented to July 1, 1920.)*

This Act consolidates the various Acts respecting the Company and enlarges the insurance powers of the Company to include practically all classes of insurance.

## 2. Alberta Legislation

*An Act to amend The Municipal Hail Insurance Act. (Assented to March 19, 1920).*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

Chapter 20 of the Statutes of Alberta, 1918, being The Municipal Hail Insurance Act, is hereby amended as follows:

1. Section 2, clause (*a*): By striking out the word "Elector" in the second line thereof and the proviso to said clause, and by adding to said clause the following:

"'Elector' shall mean any person on the voters' list of the municipal district, as the owner or occupant of land."

2. Section 5: By adding the following: "Provided, however, that this Act shall not apply to any land that is subdivided into blocks and lots, according to a plan registered in the land titles office for the land registration district within which said land is situated."

3. Section 6: (1) By adding to subsection 1 the following: "The result to be decided by a majority of the electors actually voting."

(2) By inserting in subsection 4 after the word "within" in the first line of subsection 4 thereof the words "or without", and by striking out the words "or without" as they appear after the word "within" in the third line; and by inserting after the word "subject" in the sixth line the words "to the discretion of the board and," and by adding to this subsection the following words: "and it shall be the duty of the municipal council to levy such rates on such owners or occupants as are required by this Act, and to pay the amounts, as collected, to the board, together with any penalties on arrears."

4. Section 8: By inserting after the word "electors" in the fourth line the words "actually voting."

5. Section 24: (1) By striking out the words "of or persons occupying" in the first line thereof, and substituting in lieu thereof the words "or occupants of."

(2) By repealing clause (*d*) and substituting in lieu thereof the following: "the amount of insurance per acre desired in accordance with the requirements of section 29."

(3) By adding the following clause: "(*e*) In case any owner or occupant refuses or neglects to make the return in accordance with the requirements of this section, and as a result it becomes necessary for the secretary-treasurer of the municipal district to otherwise ascertain the facts, in order to make to the secretary of the board the statement provided for in the next succeeding section, any costs or charges that the secretary-treasurer may incur in connection with any particular portion of land, in obtaining such facts, shall become immediately due and payable by the owner or occupant to the secretary-treasurer, and if not paid shall be charged against the said land, when making the ordinary levy under this Act."

6. Section 26, subsection 1: By striking out the words "occupier or person" in the first line, and substituting in lieu thereof the words "or occupant."

(2) By striking out all the words from the word "in" in the seventh line to the first word "land" in the eleventh line, inclusive, and substituting in lieu thereof the following "that in the case of land that is leased it cannot be withdrawn except upon the written request of both the owner or occupant and the lessee."

(3) By adding to this subsection the following, namely: "and in the case of land that is leased, if the application to be reincluded is made by the lessee, the written consent of the owner or occupant must be obtained; provided that in all cases where crops are insured on lands that are leased, the owner or occupant shall have a first lien upon all crops grown upon the land, as security for the payment of said tax or such part of such tax as is properly chargeable against the lessee's share of such crops."

7. Section 27: By adding the following subsection:

"(2) If for any reason notice of loss is not given within three days of the date of such damage, the costs of adjustment may in the discretion of the Board be charged against the claimant."

8. Section 29: By repealing the section, and substituting in lieu thereof the following:

"29. The maximum indemnity to be paid for total loss shall be six, eight or ten dollars per acre, as shown in the return made under section 24, clause (*d*) of this Act; provided, however, that if no such return has been made until after the insured crop has been damaged by hail, the maximum indemnity for total loss shall be six dollars per acre."

"(2) No liability as to indemnity shall exist—

"(*a*) With reference to any portion of an insured acreage in which the damage done by hail in such portion is less than 5 per cent of the actual value of the crop on such portion.

"(3) The indemnity herein provided for shall be exempt from garnishment, attachment and execution."

9. Section 30: (1) By striking out the words "the occupant" in the third line, and substituting in lieu thereof "a lessee."

(2) By striking out the words "owner and occupant" in the fourth and fifth lines, and substituting in lieu thereof the words "lessor and lessee."

(3) By striking out the words "owner and the occupant" in the eighth line, and substituting in lieu therefor "lessor and the lessee."

10. Section 37, subsection 1: (1) By striking out all the words from the word "the" in the eighth line to the first word "board" in the twelfth line, inclusive, and substituting in lieu thereof the following: "moneys received by the board from any municipal district in payment of the assessment as provided for in section 33."

(2) Subsection 3: By striking out all the words after the word "to" in the sixth line, and substituting in lieu thereof the following: "the hail insurance board in payment of the assessment provided for in section 33 and to any person, bank, company or corporation from which the municipal district has borrowed money under this section."

### 3. British Columbia Legislation

*(1) An Act to amend the "Life-insurance Policies Act." (Assented to 17th April, 1920.)*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Life-insurance Policies Act Amendment Act, 1920."

2. The "Life-insurance Policies Act," being chapter 115 of the "Revised Statutes of British Columbia, 1911," is amended by adding the following as sections 13A, 13B, and 13C:—

"POLICIES ON THE LIVES OF INFANTS."

"13A. A minor over the age of sixteen years may effect contracts of insurance on his life, and may do in respect of any such contract whatever under this Act a person of full age may lawfully do, and the like rules of construction shall prevail.

"13B. No contract of insurance effected by a parent upon the life of his child shall be invalid by reason only of want of pecuniary interest in the life of the child.

"13C. (1) No contract of insurance shall be effected on the life of a child unless the child is at least one year old.

"(2) Where a contract of insurance is effected on the life of a child under ten years of age, the insurance money payable on the maturity of the policy shall not exceed the following amounts:—

"Thirty-two dollars if the child dies under the age of two years:

"Forty dollars if the child dies under the age of three years:

"Forty-eight dollars if the child dies under the age of four years:

"Fifty-six dollars if the child dies under the age of five years:

"Eighty-three dollars if the child dies under the age of six years:

"One hundred and twenty dollars if the child dies under the age of seven years:

"One hundred and sixty dollars if the child dies under the age of eight years:

"Two hundred dollars if the child dies under the age of nine years:

"Two hundred and sixty dollars if the child dies under the age of ten years.

"(3) If an insurer enters into a contract on the life of a child under ten years of age, and the insurance money payable thereunder exceeds the amount fixed by subsection (2), the premiums paid may be recovered from the insurer by the person making the payments, together with compound interest thereon at the rate of seven per cent per annum.

"(4) Except as provided by subsection (5), this section shall not apply to a contract of insurance effected:—

"(*a*) Before the enactment of this section; or

"(*b*) On the life of a child of any age, if the person effecting the insurance has a pecuniary interest in the life of the child; or

"(*c*) On the life of a child under ten years but not less than one year of age, if the insurance money payable on the death of the child is limited to the premiums paid with interest.

"(5) The provisions of this section shall be printed in conspicuous type on every contract of insurance hereafter effected on the life of a child under ten years of age and on every circular relating to or application for any such contract, or a copy of such provisions printed in conspicuous type shall be firmly attached to every such contract, circular, or application, and any person who contravenes this subsection shall be liable, on summary conviction, to a penalty of two hundred dollars."

3. The amendments to said chapter 115 enacted by section 2 of this Act shall, except as therein expressly provided, apply to all contracts of insurance, whether effected before or after the date on which this Act comes into force.

*(2) An Act to amend the "British Columbia Fire Insurance Act." (Assented to 17th April, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1920."

2. Section 5C of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," as enacted by section 3 of chapter 36 of the Statutes of 1919, is hereby amended by adding the words "merchandise in" between the words "of" and "mercantile" in the fourth line thereof.

## 4. Manitoba Legislation

(1) *An Act to amend "The Manitoba Insurance Act". (Assented to February 27, 1920.*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 3 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes, 1913, as enacted by section 2 of chapter 46 of 9 George V, is repealed and the following substituted therefor:

3. Only sections 2, 5, 6, 8, 9, 12 to 20, 44 to 47, subsections (3) (4) and (6) of 51, 52, 53, 64, 72 to 95 of this Act shall apply to a company licensed by the Dominion Government.

2. Section 4B of said Act as enacted by section 6 of chapter 33, 5 George V, is amended by striking out the word "five" in the sixth line thereof and by substituting therefor the word "three."

3. Paragraph (*d*) of section 10 of said Act is amended by adding thereto after the word "vehicle" in the second line thereof the words "other than motor vehicles."

4. Subsection (5) of section 19 of said Act is amended by striking out the words "one and one-third per cent" in the ninth line thereof and substituting therefor the words "two per cent."

5. (1) Subparagraph (*i*) of paragraph (*b*) of section 45 of said Act is amended by adding the words "and in the case of a company doing accident, sickness or guarantee and surety insurance" after the word "Manitoba" in the last line thereof.

(2) Subparagraph (*iii*) of said paragraph (b) is amended by striking out the words "an accident or guarantee and surety" from the fifth and sixth lines and substituting therefor the words "a plate glass insurance."

6. Subsection (2) added to section 81 of the said Act by section 7 of chapter 46 of 9 George V, is hereby repealed and the following substituted therefor:

(2) The certificate of authority issued to a partnership or firm shall include those of the partners not exceeding three who devote all their time to the business of the partnership and not more than one employee of the partnership nominated for that purpose in writing by the partnership with the written approval of the Superintendent of Insurance, and the certificate

of authority issued to a corporation shall include not more than four officers of such corporation nominated for that purpose by the corporation in writing signed by the president, secretary or manager of the corporation under its corporate seal, provided such nomination shall be approved in writing by the Superintendent of Insurance. Any such nomination may be revoked at any time and the name of another employee or officer substituted, upon the written application of the partnership or corporation to the Superintendent of Insurance and with his approval in writing.

7. Section 91A of said Act as enacted by section 9 of chapter 46, 9 George V, is amended by striking out the word "agent" in the ninth line thereof and substituting therefor the word "person."

8. This Act shall come into force on the day it is assented to.

(2) *An Act to amend "The Manitoba Insurance Act". (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Subsection (2) of section 19 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes of 1913, is hereby repealed and the following substituted therefor:

(2) In the event of any insurance having been procured under and by virute of the said license, there shall be made, by the special broker, an affidavit which shall be filed in the office of the superintendent within thirty days after the procuring of such insurance. Such affidavit shall have force and effect for one year only from the date thereof and shall set forth that after diligent effort it bas been ascertained that insurance, or sufficient insurance, required to protect the property sought to be insured, could not be obtained, or, that such insurance, or sufficient insurance, could not be obtained at ordinary or reasonable rates of premium or on satisfactory terms from insurance companies duly authorized to carry on business in Manitoba. But such special broker shall not be required to file such affidavit if a similar affidavit relative to the same property has been filed within the preceding twelve months by any other special broker.

2. Section 95 of said Act, as enacted by section 11 of chapter 46 of 9 George V, is hereby amended by adding the following words: "Provided that this section shall not affect mortgages or agreements held on property situate in the City of Winnipeg."

3. This Act shall come into force the day it is assented to.

(3) *An Act to amend "The Life Insurance Act". (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 8 of "The Life Insurance Act," being chapter 99 of the Revised Statutes of Manitoba, 1913, is hereby amended by adding at the end thereof the following words: "but the assured shall not, except as provided by section 9 of this Act, revoke or alter any disposition made under the provisions of this Act in favour of any one or more of the preferred classes set out in section 7 of this Act except in favour of some one or more persons within the preferred class, so long as any of the persons of the preferred class in whose favour the contract or declaration is made are living."

2. Section 15 of the said Act is hereby repealed and the following substituted therefor:

15. If in case of a policy of insurance heretofore or hereafter effected by a man or woman, it is expressed on its face to be for the benefit of, or has been heretofore or shall be hereafter under this Act appropriated for the benefit of any person or persons other than his wife or her husband, or his wife and children, or her husband and children, or his or her children or any of them, then the insured may, by an instrument in writing attached to or endorsed on the policy or identifying the same by its number or otherwise, absolutely revoke the benefit or declaration or appropriation previously made and apportion the insurance money, or by like instrument from time to time reapportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate, provided that the insured shall not alter or revoke or divert the benefit of any person who is a beneficiary for value.

3. The repeal of said section 15 shall apply to all policies of insurance existing or future, but shall not affect any payments which have already been made by any insurance company in accordance with any revocation, appropriation, reapportionment or diversion of the moneys as permitted by said section 15 before its repeal.

4. Section 25 of the said Act is hereby amended by adding thereto the following subsections:

(2) Where a contract of insurance is made or declared to be for the benefit of one or more preferred beneficiaries and all of them are of full age, they and the assured may surrender the contract or may assign or dispose of the same either absolutely or by way of security.

(3) Where such preferred beneficiaries include children it shall be sufficient so far as their interests are concerned if all then living are of full age and join in the surrender or assignment or disposal, as the case may be.

(4) Where a person is entitled to a benefit only in the event of the death of another person named as a beneficiary it shall be sufficient for the purposes of this section if such last-mentioned person joins in the surrender, assignment or disposal.

5. This Act shall come into force on the day it is assented to.

(4) *An Act respecting District Hail Insurance. (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. This Act may be cited as "The Manitoba District Hail Insurance Act."

2. In this Act, unless the context otherwise requires, the expressions—

(*a*) "council," "councillor," "reeve," "elector," "owner," "tenant," "clerk," and "land," have the same meaning and interpretation as is assigned to them respectively in "The Municipal Act," and amendments thereto;

(*b*) "Crop" means wheat, oats, barley, flax, rye, speltz or corn;

(*c*) "Hail Insurance Board of Manitoba," "Hail Insurance Board" and "Board" means the Hail Insurance Board of Manitoba appointed under this Act;

(*d*) "The Hail Insurance District" or the district mean the hail insurance district established under the provisions of this Act;

(*e*) "Representative" means any person appointed by the council of any municipality in the hail insurance district to represent that municipality at the annual and other meetings of the representatives of the hail insurance district;

(*f*) "Chairman" means the chairman of the Hail Insurance Board of Manitoba appointed under this Act;

(*g*) "Member" means a member of the Hail Insurance Board of Manitoba appointed under this Act;

(*h*) "Adjuster" means any adjuster appointed under this Act;

(*i*) "Municipal Commissioner" means the Municipal Commissioner of Manitoba.

(*j*) "Municipality" means a rural municipality.

APPLICATION OF ACT

3. This Act shall apply to only that portion of the province which is organized into rural municipalities.

ORGANIZATION OF HAIL INSURANCE DISTRICT

4. (1) The council of every rural municipality shall submit to the electors thereof at the first election for councillors to be held after the passing of this Act a by-law, in the form prescribed by the Municipal Commissioner and in accordance with the procedure prescribed by "The Municipal Act" for the voting on debenture by-laws, providing that the municipality shall be brought under the operation of this Act.

(2) The council of any rural municipality whose electors have voted against coming under the operation of this Act at the time of the election referred to in this section and the council of any rural municipality which may be organized after that date may at any time submit to the electors of such municipality a by-law as hereinbefore provided for the purpose of bringing such municipality under the operation of this Act.

5. Immediately following the voting on the by-law as provided for in section 4 of this Act, the secretary-treasurer of each rural municipality so voting shall forthwith forward to the Municipal Commissioner a statement showing the result of the voting, and in the event of thirty-five or more municipalities electing to come under the operation of this Act, the Municipal Commissioner may, by order, notice of which shall be forwarded to each of the said municipalities and published in *The Manitoba Gazette*, establish the municipalities so electing "The Hail Insurance District."

DISORGANIZATION OF DISTRICT

6. At any time after the expiration of five years from the establishment of the hail insurance district any of the municipalities constituting same may, by by-law submitted to be voted on by the electors at any annual election of reeve and councillors and approved by a majority of the electors in the manner hereinbefore prescribed withdraw from such hail insurance district upon such terms as the Municipal Commissioner may deem just and upon such withdrawal the Municipal Commissioner shall have power to settle and adjust the assets and liabilities of the board among the municipalities composing the hail insurance district and, if fewer than twenty-eight municipalities remain in such hail insurance district, to wind up the affairs of the board, and his decision shall be final in regard to all matters connected therewith.

ORGANIZATION OF BOARD

7. The hail insurance district shall be under the direction of a board of nine members to be known as "The Hail Insurance Board of Manitoba."

(2) The members of this board shall be elected by representatives of the municipalities constituting the hail insurance district, one representative to be appointed by the council of each municipality.

8. (1) The first meeting of the representatives of the municipalities in the hail insurance district shall be called by the Municipal Commissioner; such meeting to be held at a place and on a date to be determined by the Municipal Commissioner.

(2) In each year thereafter a meeting of the representatives of the said municipalities shall be held on the second Wednesday in March for the purpose of receiving the report of the board as to its operations during the preceding year, the election of new members of the board and for any other business arising out of this Act.

(3) The board may at any time, should it consider the same necessary or expedient, convene a special meeting of representativs appointed as provided in section 7 hereof.

(4) The board shall, on the receipt of a petition signed by the reeves of at least twenty-five per cent of the municipalities constituting the hail insurance district, convene a meeting of representatives to be appointed as aforesaid.

9. (1) All meetings of representatives after the first meeting shall be convened by the secretary of the board, mailing a notice thereof to the clerk of each municipality constituting the hail Insurance district, in the case of annual meetings thirty days, and in the case of special meetings fifteen days, prior to the date fixed for such meetings.

(2) At any meeting of representatives to be convened under the provisions of this Act, the presence of twenty-five per cent of the representatives shall be necessary to constitute a quorum.

10. Representatives shall be remunerated out of the funds of the board at the rate of seven dollars ($7) for each day or part of a day necessarily occupied by them attending such meetings as may be convened under this Act together with the actual cost of transportation incurred and paid by them.

11. (1) At the first meeting of representatives to be held after this Act comes into force, the meeting shall elect the board of nine members as by this Act provided.

(2) In the event of there being no poll the first three members nominated shall hold office for three years; the next three members nominated shall hold office for two years and the next three members nominated shall hold office for one year.

(3) In the event of more than nine members being nominated and a poll being necessary, the three members receiving the highest numbers of votes shall be declared elected for the term of three years following, the three members receiving the next highest numbers of votes shall be declared elected for the term of two years following; and the three members receiving the next highest numbers of votes shall be declared elected for the term of one year following.

(4) At all annual meetings of representatives held subsequent to the first meeting three members shall be elected who shall hold office for three years.

(5) Retiring members shall be eligible for re-election.

(6) Notwithstanding the duration of office of members herein fixed, at any meeting of representatives properly convened they may on a vote of at least two-thirds of those present at such meeting cancel the appointment of any member or members of the board and elect a substitute or substitutes to fill the vacancy or vacancies so created.

### POWERS AND DUTIES OF BOARD

12. The board shall be a corporate body with office in the City of Winnipeg and shall have the following powers:

(*a*) To carry on the business of hail insurance under the provisions of this Act;

(*b*) To borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(*c*) To invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant-Governor-in-Council.

13. The board may meet together for the despatch of business, adjourn and otherwise regulate their meetings as they think fit and determine the quorum necessary for the transaction of business. Questions arising at any meeting shall be decided by a majority of votes. In case of an equality of votes the chairman shall have a second or casting vote. Any three members may at any time summon a meeting of the board.

14. (1) At the first meeting of the board to be held after the annual meeting of representatives they shall appoint one of their own members as chairman, and shall assign his duties and fix his salary.

(2) If at any meeting of the board the chairman is not present at the time appointed for holding the same, the members present shall choose some one of their number to be chairman of such meeting.

15. In the event of the office of chairman becoming vacant through death, resignation or otherwise the board shall take immediate steps to fill the vacancy.

16. All acts done at any meeting of the board or by any person acting as a member of the board shall notwithstanding that it be afterwards discovered that there was some defect in the appointment of any such member or person acting as aforesaid or that they or any of them were disqualified, be as valid as if every such person had been duly appointed and was qualified to be a member.

17. (1) The board shall appoint a manager who shall be responsible for the management of the business of the board and who shall engage, appoint and dismiss all employees (except the secretary-treasurer and chief adjuster), and assign to them their respective duties.

(2) The board shall also appoint a secretary-treasurer and chief adjuster who shall be under the supervision and control of the manager.

18. (1) No member of the board other than the chairman shall be entitled to occupy any salaried position in connection with the operations of the board under this Act.

(2) Members, other than the chairman, shall be entitled to remuneration for their services at the rate of five dollars for each day, or part of a day, occupied by them in attendance at meetings of the board together with the actual cost of transportation and subsistance incurred and paid by them.

19. In the event of the resignation or death, or removal from office of any member of the board, the remaining members may appoint any person to fill the vacant office until the date of the

next meeting of representatives when any vacancies which may have occurred during the year shall be filled:

Provided always that any member of the board elected in substitution for any member who has resigned or died or who has been removed from office under the provisions of section 11 of this Act, shall hold office only for the unexpired term of the member whose place he has taken.

20. The board may from time to time make such by-laws or regulations, not contrary to law or inconsistent with the provisions of this Act, for the administration or control of its property and business and for the conduct in all particulars of its affairs as may be considered necessary or expedient for the carrying out of the provisions of this Act according to their true intent and meaning.

AUDIT

21. (1) The board shall close its books as at the thirty-first day of January in each year and shall on or before the fifteenth day of May in each year appoint an auditor or auditors who shall on or before the fifteenth day of February following make a full and complete audit of the books, records and accounts of the board for the year ending as at the thirty-first day of January and who shall for the purposes of such audit have access to all the books, records, accounts, vouchers and receipts of the board and shall by the said fifteenth day of February prepare and deliver to the board a full and complete report of the audit. Such auditor or auditors shall not be otherwise employed by the board.

(2) The board shall immediately on receipt of such auditor's report prepare and publish a complete report of its operations during the preceding year and a copy of such report shall be mailed to the Municipal Commissioner and to the reeve and secretary-treasurer of each municipality in hail insurance district at least ten days prior to the date of the annual meeting.

(3) If the board neglects or refuses to make such an audit, the Municipal Commissioner may appoint an auditor or auditors who shall have the same rights and duties as if he or they had been appointed by the board as aforesaid.

CROP REPORTS

22. All owners of or persons occupying land within the hail insurance district and liable to assessment under this Act, shall on or before the fifteenth day of June in each year forward to the clerk of the municipality within which such land is situated, a return in the form prescribed by the board showing:—

(*a*) The name and address of the person making the return;

(*b*) The acreage of the land owned, or occupied by him within the area of the municipality;

(*c*) The nature of the crops sown thereon and the acreage and location of each crop sown;

(*d*) His intention if desired to reduce the rate of indemnity to six dollars per acre.

23. The clerk of each municipality constituting the hail insurance district shall obtain returns as to all crops grown or growing within his municipality and for that purpose shall furnish all persons requiring the same with the necessary forms to be supplied by the board and shall on or before the first day of July in each year prepare and forward to the secretary of the board a statement, in such form as may be prescribed by the board, showing in detail the names of each owner of or person occupying land within such municipality whether the owner or tenant shall have made the return required by the immediately preceding section or not, and embodying in schedule from such particulars as may be required by the Board.

WITHDRAWALS

24. (1) Any owner, tenant or person liable to assessment under this Act may, prior to the sixteenth day of June in any year after the coming into force thereof, by written notice to the clerk of the municipality within which the land in question lies, withdraw from the operation of this Act any land in respect of which he is liable to assessment; provided, however, that in the case of a non-resident owner of land liable to assessment desiring to withdraw from the provisions of this Act, he shall first secure the written consent of the tenant, if any, of said land. Any land withdrawn from the operation of this Act as herein provided shall remain so withdrawn until such time as application in writing shall have been made by the owner or tenant thereof to the clerk of the municipality within which the same is situate for the reinclusion of such land within the operation of this Act.

(2) When any crop insured under this Act shall be destroyed from any cause other than hail, the owner or tenant of the land on which such crop was growing, by sending notice by registered letter addressed to the hail insurance board at their office in Winnipeg, not later than the twentieth day of July in any year giving the location of the crop and furnishing proof satisfactory to the board of such destruction, may withdraw such crop from the operation of this Act for the current year and he shall be entitled to a proportionate rebate in respect of the hail insurance tax payable for crop so withdrawn; provided, however, that no rebate shall be granted for any portion of such crop that may be harvested.

CLAIMS

25. Any person owning a crop or a portion of the crop, or any person having an interest therein, upon lands subject to assessment under this Act, which is damaged by hail between the sixteenth day of June and the fifteenth day of September, both inclusive, or in the case of fall wheat and rye, between the first day of June and the fifteenth day of September, both

inclusive, shall within three days from the date on which such damage shall have been sutained, give notice of such damage to the hail insurance board at Winnipeg by registered letter, such notice to be in the form prescribed by the board and shall show in detail:—

(*a*) The name and address of the claimant;

(*b*) The nature of the crop and the legal description of the land upon which it was grown;

(*c*) The number of acres damaged;

(*d*) The percentage of damage done;

(*e*) The nature and amount of the claimant's interest in the crop;

(*f*) If there be any other person or persons jointly interested with him in the said crop, the nature and amount of their interest therein;

(*g*) In case such claimant does not reside within two miles of the location of the crop in respect of which claim is being made, the name of some party resident within two miles of such crop who will act as the agent of such claimant and the section, township and range where such agent resides and such agent shall be recognized by the adjuster making the inspection as representing the claimant for the purposes of the inspection.

ADJUSTMENT AND AWARD

26. (1) Upon the receipt of any such claim as aforesaid the board shall, through its proper officer, immediately instruct an adjuster to inspect the crop who shall make every possible effort to see the claimant, or in the absence of the claimant, his agent named as aforesaid and upon the completion of the inspection shall appraise and report upon the claim and shall recommend to the board the indemnity which he thinks should be payable.

(2) The adjuster shall endeavor to secure the written concurrence of the claimant or his agent to the report and recommendation as to compensation made by him and the report and concurrence (if any) shall be forwarded to the board. If the adjuster has been unable to secure such concurrence the reason of his failure to do so shall be stated in the report.

(3) A copy of such report shall be forwarded to the claimant or his agent named as aforesaid and if the claimant or his agent is dissatisfied with such report he may within five days of the receipt of such report by him, mail by registered letter addressed to the hail insurance board at its office in Winnipeg, notice of appeal therefrom stating reasons therefor.

(4) The board shall consider the allegations of all persons so appealing as soon as conveniently may be and may call for further evidence which shall be taken by way of statutory declaration or otherwise as the board may direct and shall vary or confirm the report of the adjuster as it may deem proper.

(5) The decision of the board as to the amount of the loss so sustained by any claimant and the indemnity payable therefor shall be final and conclusive, and shall not be questioned by any court on any grounds whatsoever.

27. The maximum indemnity to be paid for total loss shall be eight dollars per acre; provided that any person desiring so to do shall on or before the fifteenth day of June in each year as provided for in section 22 of this Act, reduce the rate of indemnity payable to six dollars per acre and the premium to be paid therefor as hereinafter provided shall be reduced proportionately.

28. In the event of any claim being made for indemnity for damage under the terms of this Act in respect of any land worked by the tenant on "share of crop" basis the amount of the indemnity shall be paid over to the owner and tenant on the same basis as the agreement for the division of the crop unless the terms of the lease or agreement of sale otherwise provide, and in the event of any arrangement between the owner and the tenant, as to the allocation of any indemnity payable under this Act, such arrangement shall form the basis of the division of the indemnity to be followed by the board.

PAYMENT OF INDEMNITY

29. The board shall, within thirty days of the date of its decision as to the amount of indemnity to be paid as hereinbefore provided, make payment of such sum to the person or persons entitled thereto, but shall deduct therefrom:—

(*a*) The amount of arrears of hail insurance tax owing by such person or persons to the municipality within which the said damaged crop was situate, which sum shall be paid to the clerk of such municipality to be credited by him upon the arrears so owing by such person or persons, and

(*b*) A sum representing ten per cent. of the total insurance under this Act carried by such person or persons within the municipality within which the damaged crop, in respect of which such indemnity is payable, was situate, and until such time as the rate of tax payable under this Act for the current year shall have been determined, when the board shall remit to the clerk of such municipality out of the moneys so deducted the amount of tax so payable by such person or persons for the then current year together with the arrears deducted as aforesaid and shall remit to such person or persons direct the balance if any, remaining in their hands.

30. The board shall, subject to the provisions of the immediately preceding section, pay all indemnities awarded under the Act out of the reserve fund, if any, or by means of moneys borrowed by them by virtue of the powers herein contained.

THE RATE

31. The board shall immediately subsequent to the fifteenth day of September in each year, proceed to fix the rate to be levied upon each acre of crop insured by virtue of this Act and the total assessment shall be sufficient—

(a) To pay all expenses of administration together with interest and other charges upon money borrowed;

(b) To pay all indemnities awarded by the board during the year;

(c) To create and maintain a reserve fund equal to eight per cent of the total risk during the then current year; no contribution to the reserve fund, shall exceed twenty per cent. or be less than ten per cent. of the total indemnities paid for the then current year unless the necesssary reserve can be maintained by a less contribution.

32. Immediately after the rate has been fixed as provided for in section 31 of this Act, the board shall apportion the total amount to be levied among the various municipalitiea in accordance with the respective acreages under crop and shall on or before the first day of October in every year notify the clerk of each municipality, subject to the provisions of the Act, as to the rate of the tax and the total amount payable by such municipality.

33. Every municipality constituting the hail insurance district shall on or before the thirty-first day of December in the year in respect of which the tax is levied, pay to the board the sum payable by such municipality, and such sum shall be a debt due by such municipality, to the board and shall bear interest at the rate of eight per cent per annum from the time the same became due until paid and may be recovered by action in any court of competent jurisdiction in the Province of Manitoba.

34. Upon receipt of notice from the board as to the rate to be levied the clerk of each municipality shall assess the owners of the land upon which the insured crop is grown with the tax levied by virtue of this Act and the said taxes shall be levied in the same manner, and subject to the same penalties for non-payment as municipal taxes.

35. (1) The board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank or corporation such sum as the board may deem necessary to carry on the business of the district, and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipality under this Act for hail insurance purposes, and upon any moneys borrowed by the council of any municipality under the following sub-section, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenant or agreement of the chairman and secretary-treasurer given under the seal of the board as may be fixed by such resolution.

(2) The council of any municipality may by resolution authorize the reeve and treasurer to borrow from any person, bank or corporation such sums of money as may be required to enable it to pay in full to the hail insurance board the amount of the rates herein provided for during the then current year, and the making of such loan by any municipality for such purpose shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. Such loan may be secured by promissory note or notes of the reeve and treasurer given under the seal of the municipality and on behalf of the council, and the amount sol borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed.

(3) In every year all taxes collected by any municipality for hail insurance purposes under this Act, and all moneys borrowed under this section shall be kept by the council of such municipality in a separate account and deposited in a chartered bank in a trust fund to be styled, "Hail Tax Trust Fund" and shall only be paid thereout to, or in payment of any sum or sums borrowed by, the hail insurance board.

36. Any person who fails to perform any duty or send in any notice or return required of him by this Act or who makes a return or statement under this Act which is wilfully false or misleading in any particular or who performs any act forbidden herein shall be deemed guilty of an offence and upon summary conviction shall be liable to a penalty of not less than ten dollars nor more than fifty dollars.

37. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the Municipal Commissioner may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act.

38. The Lieutenant-Governor-in-Council shall have power to make regulations not inconsistent with this Act which may be required for the better carrying out of the provisions thereof.

39. The provisions of "The Municipal Hail Insurance Act" and of "The Inter-Municipal Hail Insurance Act" shall not, after the 31st day of December, 1920, apply to any municipality forming part of the hail insurance district formed under this Act.

40. This Act shall come into force upon the proclamation of the Lieutenant-Governor-in-Council.

(5) *An Act to amend "The Mutual Hail and Plate Glass Insurance Act.*

*(Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:

SESSIONAL PAPER No. 8

1. Section 10 of chapter 102 of the Revised Statutes of Manitoba, 1913, being "The Mutual Hail and Plate Glass Insurance Act." is hereby amended by striking out the last two lines thereof and substituting therefor the following:

"Provided that the directors shall be residents of the Province of Manitoba and members of the company insured therein for the time they hold office."

2. Section 14 of the said Act is hereby amended by adding thereto the following:

"And the company may provide by by-law that each member of the company shall be entitled to one vote only at said meetings."

3. Sections 18, 41 and 42 of the said Act are hereby repealed.

4. Section 30 of the said Act is hereby amended by adding the following at the end thereof: "Provided, however, that where a company issues policies covering a period of more than one year, the directors may accept in cash the amount of premiums or any part thereof payable upon such policies for any year of such period."

5. Sub-section (2) of section 33 of the said Act is hereby amended by striking out the word "twelve" in the second line thereof and substituting therefor the word "twenty".

6. Section 38 of the said Act is hereby amended by striking out the word "may" in the first line thereof and substituting the word "shall" and by striking out the word "may" in the fifth line thereof and substituting the word "shall" and by adding after the word "assessment" in the fifth line thereof the following: "not less than 20 and."

7. The second paragraph of section 38 of said Act is hereby repealed and the following substituted therefor:

"Provided that such reserve fund shall be invested either in debentures or other securities of the Dominion of Canada or of this province, or in municipal debentures or in other securities in which trustees may invest trust money or may remain in a chartered bank on deposit at interest, and that twenty-five thousand dollars of such reserve fund or such securities to the extent of that sum shall be deposited with the Provincial Treasurer and shall be held by him to the credit of the company so making the deposit. Such deposit or any part thereof shall be returned to the company to whose credit it stands, by the Provincial Treasurer only on the production of a certificate from the superintendent of insurance that in his opinion such return is necessary for the purpose of enabling the company to meet its losses in any year in which the revenues of the company are not sufficient to meet its liabilities. The company having such deposit to its credit as aforesaid shall be entitled to be credited with interest earned thereon or on any such securities deposited with the Provincial Treasurer and, except in cases with respect to which it may be otherwise provided by the Lieutenant-Governor-in-Council, so long as any company's deposit is unimpaired and no notice of any final judgment or order to the contrary is served upon the treasurer, the interest upon securities forming the deposit shall be handed over to the company when received by him, and this Act shall be construed as if it had always contained this proviso.

8. Section 44 is hereby amended by striking out the word "Secretary" in the sixth line thereof and substituting the word "Treasurer" therein.

9. Schedule "B" to the said Act is hereby repealed and the following substituted therefor:

Notice of Assessment.

Man., , 192

To Mr.

(Post office address)

You are hereby notified by the company that your premium note or undertaking given to the said company for $ , number , being the registered number of the policy of this company for which the said premium note or undertaking was given, has been assessed under the direction of the board of directors of the said company for the sum of $ , being an assessment or call at the rate of per centum on the amount of said premium note or undertaking for losses incurred during the crop season of A.D. and expenses for the year ending the thirty-first day of December, A.D. and for the purpose of providing a reserve fund.

And you are further notified that the said assessment is payable at the head office of the company, in thirty days after this notice is mailed to you, the date of mailing the same being the date of this notice.

10. This Act shall come into force on the day it is assented to.

### 5.—New Brunswick Legislation

The only legislation affecting insurance companies is that contained in "An Act respecting the imposition of certain taxes on certain Incorporated Companies and Associations", passed April 24, 1920. The provisions of this Act respecting insurance or insurance companies are here given:—

Be it enacted by the Lieutenant-Governor and Legislative Assembly, as follows:—

1. This Act may be cited as "The Corporations Tax Act, 1920."

2. In this part, unless the context otherwise requires:—

(*a*) The expression "Extra Provincial Corporation" means a corporation created otherwise than by or under the authority of an Act of the Legislature of New Brunswick.

(*b*) The expression "Company" when used with reference to insurance, includes any company, corporation, association, underwriters' agency, firm, partnership or individual underwriter of any association of underwriters formed upon the plan known as Lloyd's.

(*c*) The expression "Insurance Company" shall include life, industrial, fire, inland transit, accident, automobile, bond, burglary, guarantee, explosion, plate glass, sickness, steam

boiler, tornado and sprinkler leakage companies which transact business or accept risks within the province, wherever the head office may be situated.

(*d*) The expression "Policy" includes any policy or interim receipt, or any receipt or paper in renewal thereof, issued against loss or damage by fire on property in this province and includes a certificate of membership relating in any way to life insurance and any other written contract contained in one or more documents, providing for insurance on life or property.

(*f*) The expression "Premium" means any sum payable as a consideration for insurance and includes the first premium payable upon a policy of insurance and the annual or other premiums thereafter payable thereon whether for renewals or otherwise.

3. In order to provide for the exigencies of the public service there shall be and are hereby imposed upon the companies and associations hereinafter mentioned, the taxes hereinafter specifically named, which taxes, each of such incorporated companies and associations respectively shall annually pay to the Provincial Secretary Treasurer for the use of the Province.

INSURANCE COMPANIES

4. (1) Upon all companies accepting risks for carrying on the business of insurance and which hold a license under the Insurance Act of the Dominion of Canada to do business throughout the Dominion, taxes are hereby imposed as follows:—

(*a*) Upon all companies accepting risks for carrying on the business of insurance against fire, two per centum of the net premiums received by each of the said companies aforesaid; provided, however, that in no case shall the annual tax be less than one hundred dollars on any one company.

(*b*) Upon all insurance companies or associations of any kind having agencies or accepting risks upon the lives of persons within the Province and transacting the business of life endowment or industrial insurance, an annual tax of one hundred dollars and in addition thereto one and one-half per centum of the net premiums received by each of the companies aforesaid.

(*c*) Upon all companies accepting risks or carrying on insurance other than life or fire, two per centum of the net premiums received by each of the said companies aforesaid; provided, however, that in no case shall the annual tax be less than Twenty-five Dollars upon any company.

(2) Upon any company incorporated under the laws of any Province in Canada for the purpose of carrying on the business of insurance hereinafter referred to as a Provincial Company which does not hold a license under the Insurance Act of the Dominion of Canada and which receives a permit from the Provincial Secretary-Treasurer to carry on business within the Province, a tax of two per centum of the net premiums received by the company aforesaid provided in no case shall the tax be less than Twenty-five Dollars.

(3) Upon any person, partnership, firm, association or corporation within the province accepting insurance in any company not taxed by the foregoing subsections of this section, there is hereby imposed a tax of two per centum of the net premiums paid by any such insured in respect to any insurance policy issued by such company within the Province, provided, that this tax shall not be imposed with respect to renewal premiums upon all life policies issued prior to the passing of this Act.

(4) In the construction of Section 4 of this Act the words "net premiums" are hereby declared to mean the gross premiums received by each of said companies upon its business within the Province for the year preceding the first day of May of the year in which the tax is paid less any amount paid for reinsurance within the province, or upon the cancellation of any of its policies, provided, however, that in the case of a mutual company "net premiums" shall mean the gross premium deposited less the unabsorbed portion of the premium actually returned or credited to the policy holder, but shall include interest at a legal rate upon such unabsorbed premium during the time it is deposited.....

13. On or before the first day of May in each year every company doing the business of insurance within the province shall, without awaiting any notice or demand to that effect from the Provincial Secretary-Treasurer, forward to him a detailed statement in which shall be set forth the gross amount of the premiums for the then last financial year, showing also in the case of insurance companies the amounts paid by each such company for reinsurance within the province or on the cancellation of any of its policies, and if a mutual company, the amount of net premiums as hereinbefore defined. Every person, partnership, firm, association or corporation taxed under sub-section (3) of Section 4, shall make return of the amount of net premiums taxable under this Act. At the same date in each year every incorporated bank or banking company doing business within the province shall make a report to the Provincial Secretary-Treasurer of the number and situation of its offices and agencies and of its volume of business, as required by section 5 of this Act, and every telephone and telegraph company, shall, through its manager, agent or qualified official, make a true statement in writing under oath to the Provincial Secretary-Treasurer showing the entire gross receipts within the province upon which each company is taxed by this Act, and in the case of insurance and express companies doing business within the province, each of such companies shall annually, at the same date in each year, make a report to the Provincial Secretary-Treasurer of the number and situation of its agencies and of the names of its agents at each agency; which report and return by this section required shall, in all cases, be verified under oath by the manager or general agent of such corporation within the province, or if there be no manager or general agent within the province then by the agent at the principal agency within the province.

14. Every corporation or association whose duty it is to furnish a statement or report to the Provincial Secretary-Treasurer, as in the last preceding section required, neglecting or refusing to make such statement or report or making an incomplete or incorrect statement or report shall, ipso facto, be liable to a fine of ten dollars per day for each day during which such neglect or refusal continues, counting from the day when such return should have been made as required by the preceding section until such report or statement is forwarded to the Provincial Secretary-Treasurer. An incorrect or incomplete statement shall be deemed not to be a report or statement within the requirements of this Act.

15. In the case of a company, corporation, association, firm, partnership, individual underwriter, underwriters' agency, or association of underwriters formed upon the plan known as Lloyd's, whose principal office or organization is not within the Province, and which does not hold a license under the Insurance Act of the Dominion of Canada to carry on business of insurance throughout the Dominion, such annual tax and all fines imposed shall be recoverable in like manner from or against any agent or broker by or through whom any application for insurance by such company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan knows as Lloyd's was solicited, written, accepted or forwarded, or by or through whom any policy, interim or renewal receipt of such unlicensed company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters, formed upon the plan known as Lloyd's was issued, signed, countersigned or delivered, or from or against any adjuster or appraiser acting on behalf of such company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan known as Lloyd's.....

18. If any company, firm, broker, agent or other person, shall, as a representative or agent of, or acting in any other capacity hereinbefore mentioned without paying the taxes hereinbefore as provided for, carry on any of its business in New Brunswick, said company, firm, broker, agent, or other person shall incur a penalty of twenty dollars for every day upon which it, he, or they, so carry on such business.....

20. Any Provincial Insurance Company which does not hold a license under the Insurance Act of the Dominion of Canada desirous of carrying on the business of insurance within the province must first make application to the Lieutenant-Governor-in-Council for permission so to do, and shall furnish such information and make such deposit as the Lieutenant-Governor-in-Council may require. Any provincial company receiving permission or license under this section shall be subject to all the requirements of this Act. No insurance company which does not hold a license under the Insurance Act of the Dominion of Canada or which does not receive permission or a license as hereinbefore provided, shall carry on any of its business within the Province. Provided, however, that this section shall not prohibit or prevent any person, partnership, firm, association or corporation from effecting insurance in an unlicensed company in accordance with section 129 of the Dominion Act 7-8 George V, Chapter 29, entitled "An Act respecting Insurance." On an insurance company paying to the Provincial Secretary-Treasurer taxes hereby imposed and complying with the conditions of this and of other Acts respecting insurance companies, upon the said taxes being accepted by the Provincial Secretary-Treasurer, such companies shall be considered as having authority to transact business of insurance within the province up to and including the thirty-first day of May next thereafter. Such authority shall cease on the first day of June in each year unless renewed by the Provincial Secretary-Treasurer accepting the said taxes for another year.

21. Any company unauthorized to transact business of insurance in this province as provided by this Act, which shall issue any policy or agreement for insurance shall, on conviction, be subject to a penalty of not less than five hundred dollars, and not more than one thousand dollars for each policy so issued.

22. Every insurance company shall file with the Provincial Secretary-Treasurer the name of its general agent through whom all its business in the province is written or reported, and who alone shall be authorized by that company to sign or countersign policies, or if a company has no general agent in this province, the names of all agents having authority to sign or countersign policies for such company; all such agents or general agents to be residents of the province; a company may cancel the appointment of its agent or agents and appoint another agent or other agents, when and as it sees fit, provided notice of such change is given to the Provincial Secretary-Treasurer, provided, however, that in case of Life Insurance Companies holding a license under the Insurance Act of the Dominion of Canada to do business within this province or under the provisions of Section 20 of this Act, the policy need not be signed by any provincial agent; and further provided that this section shall not apply to a policy issued by an unlicensed company in accordance with Section 129 of the Dominion Act 7-8 George V, Chapter 29, entitled "An Act Respecting Insurance," and the policy holder of which has been taxed under sub-section (3) of Section 4 of this Act.

23. Any company which issues a policy not signed or countersigned by a resident of this province named as agent under Section 22, shall be liable to a penalty of not less than two hundred dollars and not more than five hundred dollars for each policy so issued.

24. Every company through its manager holding jurisdiction in the province or its general agents or other qualified representative residing within the province, shall, annually, if required to do so, on or before the first day of April, make a return to the Provincial Secretary-Treasurer of the net premiums as defined by subsection (4) of Section 4 of this Act, on all business transacted by such company during the year ending the thirty-first day of December then last preceding, and all books, papers and accounts of such company shall be open to the inspection of the Provincial Secretary-Treasurer or any person named by him at any time to enable him to verify statements and transactions aforesaid, but only such agents shall be subject to this provision as are not required to make returns to any other agent in this province for premiums received.

25. Any person who adjusts or appraises a loss other than life for or on behalf of any company under a policy not signed or countersigned by a resident of this province, shall be liable to a penalty of not less than One Hundred Dollars and not more than Two Hundred Dollars for each offence, but this section shall not apply to a policy issued under section 129 of the Dominion Act 7-8 George V., Chapter 29, entitled "An Act Respecting Insurance," where the tax imposed upon any person, partnership, firm, association or corporation under sub-section (3) of Section 4 of this Act has been paid.

26. There shall be, and there is hereby imposed upon all special or travelling agents or brokers, soliciting insurance within the province for, or on behalf of any company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan known as Lloyd's, an annual tax of one hundred dollars to be paid to the Provincial Secretary-Treasurer, prior to such person engaging in such business; provided, however, that no person who is a resident of the province, at the time of the passing of this Act and continues to have a residence therein at the time of, and during his employment as such agent, and during such employment has an office or fixed place of business in the province, nor any person employed after the passing of this Act who shall have resided within the province twelve months prior to such employment, and who has during such employment an office, or fixed place of business as aforesaid, shall be subject to the said tax.

27. Any person liable to the tax imposed by Section 26 of this Act who shall engage in the business of soliciting applications for insurance within the province, for or on behalf of any company, corporation, association, firm, partnership, individual underwriter, underwriters' agency, or association of underwriters, formed upon the plan known as Lloyd's as aforesaid, without having first paid to the Provincial Secretary-Treasurer the amount of the said tax, shall be liable to a penalty of one hundred dollars, and ten dollars additional for every day he so engages in said business.

28. Any agent or person paying the tax aforesaid shall receive a certificate under the hand of the Provincial Secretary-Treasurer, of the payment of the said tax, and upon such payment, and the issue of such certificate, notice thereof shall be published in the Royal Gazette. The payment of such tax and issuing of such certificate shall entitle the person named therein to prosecute the said business for one year from the date of said certificate but no longer.

29. On the hearing of any information under this Act, proof of the fact of the person charged having solicited insurance as aforesaid, shall be prima facie evidence of his guilt, and the onus shall be on him of proving the payment of the said tax, or that he comes within the exception mentioned in Section 26 of this Act. The production of the certificate of the Provincial Secretary-Treasurer shall be evidence of payment of such tax.

### 6.—NOVA SCOTIA LEGISLATION.

(1) *An Act to Amend Chapter 14 of the Acts of 1919, entitled, "An Act Respecting Insurance Agents."*

(*Passed May 22, 1920.*)

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Section 4 of said Act is amended by adding thereto the following:—

(c) No person, firm, company, or corporation duly licensed under this Act shall pay, allow or give or offer to pay, allow or give, to any unlicensed person, firm, company, or corporation, any commission or compensation of any kind, either directly or indirectly, in connection with services received or rendered in the placing of any policy or of application for life insurance;

(d) No life insurance company carrying on business in Nova Scotia shall pay or allow any commission or compensation to any of its agents on any application or policy of insurance on the life of said agent or on the life of any member of the family of said agent until said agent has within twelve calendar months paid and settled for at least three policies on the lives of persons other than said agent or any member of his family.

2. Section 7 of said Act is amended by adding thereto immediately after sub-section 2, the following:—

On and after the first day of June and before the first day of the following month of October the fees payable for the isue of a Certificate of Authority shall be one-half the foregoing fees.

3. Section 8 of said Act is hereby repealed, and the following substituted therefor:—

"Any person, firm, company or corporation violating any of the provisions of this Act shall be liable to a penalty of not less than $25 nor more than $200 and may be disqualified from obtaining a Certificate of Authority within one year from the date of conviction."

(2) *An Act to Amend Chapter 172, Acts of 1906, entitled "An Act to Consolidate and Amend the Acts Relating to the Halifax Fire Insurance Company."*

(*Passed May 18, 1920*).

(a) This Act increases the authorized capital of the company from four hundred thousand dollars to one million dollars;

(b) enlarges the insurance powers of the company to include all classes of insurance;

(c) amends the investment powers of the company by permitting investment in securities authorized for Canadian companies by the Insurance Act, 1917, chapter 29 of the Statutes of Canada, 1917;

(d) substitutes for the basis of voting prescribed by the company's charter the basis of one vote for each share held, the transfer books of the company to be closed for such period, not exceeding thirty days prior to any meeting as the directors may fix;

(*e*) changes the date of the annual meeting of the company from the first Monday in February to the first Tuesday in March;

(*f*) changes the number of directors from seven to a number not less than five nor more than ten;

(*g*) confers upon the company the power to sell the undertaking or property of the company or any part thereof.

### 7.—Ontario Legislation

(1) The following portions of the Act to amend The Corporation Tax Act, assented to May 19th, 1920 refer to insurance companies and the business of insurance:—

2. The clause lettered e in section 2 of The Corporations Tax Act as amended by section 2 of The Corporations Tax Act, 1915, is repealed, and the following substituted therefor:—

(*e*) "Insurance company" shall include life, fire, ocean, or inland marine, inland transit, accident, plate glass, automobile, steam boiler and burglary insurance companies and guarantee, surety or casualty companies which transact business or undertake risks on lives or property in Ontario, wherever such companies may be incorporated, whether the head office is situated in Ontario or elsewhere, but shall not include purely mutual fire insurance companies or mutual live stock and weather insurance companies licensed or registered under The Ontario Insurance Act, or friendly societies lawfully transacting insurance business in Ontario under the said Act.....

3. Subsection 3 of section 4 of The Corporations Tax Act, as enacted by section 2 of The Corporations Tax Act, 1914, and amended by section 4 of The Corporations Tax Act, 1915, is repealed, and the following substituted therefor:—

3 (*a*) Every life insurance company shall pay a tax of one and one-quarter per cent on all gross premiums less the cash value of dividends to policy holders, and every other insurance company of one per cent. calculated on the gross premiums received by the company in respect of the business transacted in Ontario;

(*b*) In the case of mutual fire insurance companies which receive premiums in cash the tax shall be calculated on the gross premiums received in cash in respect of the insurance transacted on the cash plan in Ontario;

(*c*) In the case of reinsurance by an insurance company the company reinsured shall be exempt from the tax imposed on the portion of the premium paid to the reinsuring company, but the reinsuring company shall be liable for the tax in respect thereof as part of its gross premiums. Where the reinsuring company does not transact business in Ontario and has no principal or head office therein, the company reinsured shall retain in its hands so much of the premium for reinsurance as is equivalent to the tax imposed in respect of such premium, and shall be liable for the tax and for the payment thereof to the Treasurer;

(*d*) Where any country or any state of any country imposes a tax or license fee which has the effect of discriminating against insurance companies or against any classes of insurance companies organized under the laws of Canada or of Ontario, and having their principal offices in Ontario, and of imposing a tax or license fee higher or greater than the tax or license fee which home companies in such state or country are required to pay, the Lieutenant-Governor in Council may direct that any insurance company which is organized in or under the laws of any such country or state, or has its head or principal office therein, and which transacts insurance business in Ontario, shall pay in addition to the tax imposed by clauses (*a*) and (*b*) of this subsection, a tax calculated on the gross premiums received by the company or in respect of the business transacted in Ontario during the preceding year, but so that such increase shall not exceed the equivalent of the extra tax or license fee or both imposed in such country or state;

(*e*) In estimating the amount of the tax payable under this Act by an insurance company every premium which
i. Is by the terms of the policy or renewal thereof or otherwise payable in Ontario; or
ii. is paid in Ontario; or
iii. is payable upon or in respect of a risk undertaken in Ontario; or
iv. is payable in respect of insurance of a person or property resident or situate in Ontario at the time of payment, whether such premium is earned wholly or partly in Ontario or elsewhere, and whether the business is transacted in respect of such policy or the payment of such premium is made wholly or partly within Ontario or elsewhere, shall be deemed to be a premium in respect of business transacted in Ontario;

(*f*) The chief agent in Ontario under The Ontario Insurance Act of an extra-provincial insurance company and every other insurance company shall keep a separate book or set of books in which shall be entered the premiums mentioned in clause *e* of this subsection, and all other income of the company in respect of business transacted in Ontario, and in default the company shall incur a penalty equal in the case of a life insurance company, to one and one-quarter per cent., and in the case of every other insurance company to one per cent., on the total gross premiums and other gross income of the company.

(2) *An Act to amend The Ontario Insurance Act.*

(*Assented to June 4, 1920*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as The Ontario Insurance Amendment Act, 1920.

2. The clause lettered b in section 40 of The Ontario Insurance Act is amended by striking out the words "not exceeding six dollars per week" and substituting therefor the words "not exceeding ten dollars per week."

3. Sections 69 and 70 of the said Act are amended by striking out figures "1910" wherever they appear in the name "The Insurance Act, 1910 (Canada)".

4. Section 99a of the said Act as enacted by section 5 of The Ontario Insurance Amendment Act, 1914, is hereby amended as follows:—

(*a*) By striking out the words "firm or corporation" in the third line of subsection 1;

(*b*) By repealing subsection 2 of the said section and substituting the following therefor:—

(2) No agent shall act for any company in Ontario unless he has fully complied with the provisions of this section and has procured an agent's certificate of authority from the Superintendent of Insurance to do the class of insurance which that company is licensed or registered to do in the province;

(c) By adding the following subsection 2a:—

(2a) An agent's certificate of authority may be issued for any one or more of the following divisions of Insurance business viz: (a) life insurance; (b) fire insurance; (c) casualty insurance. The Superintendent may make regulations specifying the classes of insurance which may be included in these divisions and may include any class of insurance in two or more of the said divisions if in his opinion the character of the business so requires;

(*d*) By repealing subsection 5 and substituting the following therefor:—

(5) An agent having received a certificate of authority may act during the term of such certificate as agent for any company licensed or registered in Ontario to do the class of business to which the said certificate of authority applies.

5. Subsection 1 of section 163 of the said Act is hereby amended by striking out the word "or" in the second line thereof and by inserting after the words "lawful heirs" in the second line thereof the words "or next of kin".

6. The said Act is amended by inserting therein the following section:—

78j (1) A friendly society incorporated and registered under the law of Ontario shall not reinsure or amalgamate with or accept the transfer of membership or funds of any other society registered according to the provisions of thia Act unless such reinsurance, amalgamation or transfer is evidenced by a contract in writing setting out in full the terms and conditions of such reinsurance, amalgamation or transfer, and such contract is filed with the Superintendent together with a sworn statement of the financial condition of each of such societies by its principal officers and a certificate of such officers duly verified under oath that such reinsurance, amalgamation or transfer has been approved by a vote of two-thirds of the members present or duly represented at a meeting of the supreme legislative or governing body of each of said societies regularly called.

(2) The Superintendent may require such additional actuarial or other reports as he may deem necessary, which reports shall be prepared at the expense of the societies.

(3) If, in his opinion such financial statements are correct and reports satisfactory and the contract in conformity with the provisions of this subsection and such reinsurance, amalgamation or transfer is just and equitable to the members of the societies and that the interests of such members are properly protected by the contract, he may approve such reinsurance, amalgamation or transfer and issue his certificate to that effect and thereupon such contract shall be of full force and effect and binding upon the societies which are parties thereto and upon all members thereof.

(4) If one of the contracting societies is a friendly society not incorporated under the law of Ontario, the Superintendent shall not issue his certificate until it has been established to his satisfaction that such society has fully complied with the requirements of the law of the legislative authority under which the society was incorporated; provided that a certificate of the supervising insurance official appointed by such legislative authority that such society has fully complied with the requirements of the law of the said authority shall be sufficient evidence to the Superintendent of that fact.

(3) *An Act respecting Payment of Insurance on Lives of Soldiers*

(*Assented to June 4, 1920*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Notwithstanding the provisions of section 33 of The Statute Law Amendment Act, 1919, any municipal corporation may pay to the parents, widows, children, brothers or sisters, or to anyone acting in loco parentis, insurance effected under the Act passed in the 5th year of His Majesty's reign, chapter 37, or any amendments thereto, upon the lives of offices and men resident in the municipality at the time of enlistment, who during the great European War were on active service with the naval or military forces of the British Empire or Great Britain's allies, where such officers and men have died before discharge from such forces or within such time thereafter as may be fixed by the council of such municipality.

### S. Saskatchewan Legislation

*An Act respecting Hail Insurance by Municipalities.* (*Assented to February 4, 1920.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

#### SHORT TITLE

1. This Act may be cited as "The Municipal Hail Insurance Act, 1920." 1917, c. 15, s. 1, amended.

#### INTERPRETATION

2. In this Act, unless the context otherwise requires, the expression:

1. "Association" means the Saskatchewan Municipal Hail Insurance Association;
2. "Council" means the council of a rural municipality;
3. "Crops" means and includes crops of wheat, oats, barley, flax, rye or speltz;
4. "Land under cultivation" means and includes cropped, ploughed, summerfallowed and garden land;
5. "Minister" means the minister of municipal affairs;
6. "Municipality" means a rural municipality;
7. "Ratepayer" means a person of the full age of eighteen years whose name appears on the last revised assessment roll of the municipality;
8. "Secretary treasurer" and "reeve" mean respectively the secretary treasurer and reeve of a rural municipality. 1917, c. 15, s. 2, amended.

#### HAIL INSURANCE ASSOCIATION

3. (1) There shall continue to be an association to be called "The Saskatchewan Municipal Hail Insurance Association," which shall consist of representatives of all the municipalities which exercise the powers provided by section 16 of this Act.

(2) Each municipality shall be represented by one delegate appointed by the council.

(3) Delegates need not necessarily be members of the councils of the respective municipalities which they represent, but they shall be resident electors of such municipalities. 1917, c. 15, s. 3.

4. The head office of the association shall be at Regina in the province of Saskatchewan. 1917, c. 15, s. 4.

5. The association shall be a corporate body and shall have the following powers:

(*a*) to borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(*b*) to invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council;

(*c*) to transact the business of indemnifying against loss occasioned by hail the owners of crops growing within the area of municipalities which exercise the powers conferred by section 16 of this Act. 1917, c. 15, s. 5, amended.

6. The association shall hold an annual general meeting of its members for the election of directors, for the presentation and consideration of the reports of the officers of the association and for the transaction of such other business as may come before the meeting under the provisions of this Act. New.

7. (1) There shall be a board of nine directors who shall be paid such remuneration as the association may determine. All directors shall hold office for three years.

(2) Three directors shall retire each year and a sufficient number shall be elected by the association each year to fill the vacancies occurring.

(3) Directors need not be delegates. 1917, c. 15, s. 8, amended.

8. The persons entitled to vote at all general meetings of the association shall be the appointed delegates of the municipalities as provided in section 3 hereof. 1917, c. 15, s. 9, amended.

9. (1) The directors shall meet immediately after the annual general meeting of the association and organize by electing from their own number a president and vice-president, and appointing a secretary and treasurer who may, or may not, be directors.

(2) One person may be appointed to the joint office of the secretary and treasurer. 1917 c. 15, s. 10.

10. The directors shall appoint an executive committee, consisting of the president, vice-president and one other member of the Board, any two of whom shall constitute a quorum 1917, c. 15, s. 11.

11. The executive committee shall have such powers as may be delegated to it from time to time by the directors. 1917, c. 15, s. 12.

12. The directors may engage and fix the salaries or compensation of all officers, agents and employees of the association, and may define their duties; but may, if it be deemed advisable, delegate such powers to the executive committee or to such officer or officers as may be in control of the association's business. 1917, c. 15, s. 13.

13. The directors may fill any vacancy that may occur in the board, and the person appointed shall hold office until the next general meeting. 1917, c. 15, s. 14.

BY-LAWS

14. (1) The association may from time to time make such by-laws, not contrary to law or inconsistent with this Act, as may be deemed expedient, for all or any of the following purposes:—

(*a*) providing for the administration, management and control of its property and business;

(*b*) requiring reports to be made to the association by municipalities or officials of municipalities and by persons liable to assessment under this Act, showing the acreage under crop in each municipality exercising the powers provided by section 16 of this Act, or the crop acreage in respect of which the person reporting is assessable in each such municipality, the crops growing thereon and the names of the owners and the situation of each such crop, and providing penalties for failure to comply with the terms of the by-law;

(*c*) providing for the conduct in all particulars of its affairs as may be considered necessary or expedient for carrying out the provisions of this Act according to their true intent and meaning.

(2) The directors shall possess all the powers of making by-laws hereinbefore conferred upon the association, but no by-law of the directors shall be contrary to or inconsistent with an unrepealed by-law of the association, and any by-law made by the directors may be amended or repealed by a by-law duly passed by the association. 1917, c. 15, s. 15; 1918-19, c. 41, s. 2; amended.

15. The association shall close its books on or before the last day of February in each year, and immediately thereafter have a full and complete audit made of its books, records and accounts by one or more chartered accountants, and on completion of such audit shall prepare and publish a full and complete report of its operations during its last preceding fiscal year. A copy of such report shall be furnished to the minister and to the reeve and the secretary-treasurer of each municipality under the Act. 1917, c. 15, s. 17.

POWERS OF MUNICIPALITY

16. (1) Any municipality may, jointly with other municipalities and subject to the provisions of this Act, undertake the indemnification of owners of crops growing within the area of all such municipalities against loss occasioned by hail.

(2) Every municipality other than those above mentioned may be admitted to the benefits and rights conferred by this Act upon such terms as by by-law the association may direct. 1917, c. 15, s. 18.

PROCEDURE

17. (1) The council of any municipality may at a regular meeting thereof held between the first day of August and the first day of October in any year, resolve to submit to the electors at the next ensuing annual election a by-law empowering the municipality to engage in the undertaking mentioned in the next preceding section.

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(2) Such by-law shall be in form A in the schedule to this Act, shall receive its first and second reading on or prior to the first day of October, and shall be submitted and voted upon at the regular annual election then next ensuing.

(3) Upon receipt before the first day of November in any year of a petition to that effect, signed by not less than 25 per centum of the resident ratepayers of the municipality, such bylaw shall receive its first and second reading as soon as possible thereafter, and the council shall submit same to be voted upon as hereinbefore provided.

(4) Upon receipt, before the first day of November in any year, of a petition to that effect signed by not less than 25 per centum of the resident ratepayers of the municipality the council shall submit to be voted upon at the then next ensuing annual election a bylaw repealing any bylaw of such municipality passed under the provisions of the first, second and third subsections hereof and of sections 18 to 22 inclusive of this Act.

(5) Such repealing bylaw shall be in form B in the schedule to this Act, and shall receive its first and second reading as soon as possible after the receipt of the petition mentioned in the preceding subsection.

(6) Forthwith after any such bylaw shall have received its second reading, the secretary-treasurer shall notify the minister of such action having been taken.

(7) Forthwith after the second reading of any such bylaw the secretary-treasurer shall cause the same to be published in two successive issues of a newspaper published in or nearest to the centre of such municipality or a newspaper circulating in the municipality, together with a notice according to form C in the schedule to this Act; and such publication shall be completed within a month of the date of such second reading. 1917, c. 15, s. 19.

18. For the purpose of taking the votes the secretary-treasurer shall prepare and procure ballots according to form D in the said schedule, and shall supply the deputy returning officer for each polling subdivision within the municipality, when furnishing him with supplies and instructions for such election, with a sufficient number of ballots for all persons who may be entitled to vote upon such bylaw within his polling subdivision, together with three copies of the bylaw, two of which it shall be the duty of the deputy returning officer to post up in conspicuous places in his polling booth, and one of which shall be kept by him for reference. 1917, c. 15, s. 20.

19. (1) The deputy returning officer shall, when delivering ballots to voters for the election of municipal officers, hand one to each voter entitled to vote upon the bylaw, and shall record in the polling book for such election in a separate column the fact of having done so and of such ballot having been cast.

(2) The voting upon such ballot and the essentials to the legal sufficiency thereof, the number of votes cast for and against the bylaw and the statement and returns as to same and as to the result of the voting thereon, shall be in accordance mutatis mutandis with the provisions and formalities required with respect to the election of municipal officers at such elections. 1917, c. 15, s. 21.

20. (1) The persons entitled to vote upon such bylaw shall be all ratepayers of the municipality, except those who are qualified only in respect of lands within the limits of a hamlet or lands held under grazing lease from the Dominion of Canada.

(2) In case of a vote on a repealing bylaw no person shall be entitled to vote who has withdrawn his land from the operation of the bylaw for the current year as provided in sections 26, 27 and 28 hereof. 1917, c. 15, s. 22, amended.

21. (1) In the event of any such bylaw receiving the assent of the majority of the voters voting thereon, the council shall, on or before the tenth day of January next after such voting, finally pass the same, and shall cause the secretary-treasurer to prepare, certify and forward to the minister during the same month two copies thereof together with a certified statement by the returning officer of the votes cast for and against.

(2) In case the bylaw fails to receive such assent, the secretary-treasurer shall, nevertheless, forward to the minister such certified statment on or before the date above mentioned. 1917, c. 15, s. 23.

22. (1) Upon the publication of the minister's approval of the bylaw in The Saskatchewan Gazette, and not earlier, it shall come into force and be valid and binding to all intents and purposes.

(2) The Minister shall forthwith cause notification to be given to the association of the publication of his aproval of such bylaw, and, in case of a repealing bylaw, of the withdrawal of the municipality from the benefits of this Act, and thereafter in case of a repealing bylaw no claims or losses arising within such municipality shall be valid or be recognized by the association. 1917, c. 15, s. 24, amended.

ASSESSMENT.

23. (1) Upon publication in The Saskatchewan Gazette of the minister's approval of the bylaw in form A, all persons shall become and be liable to be assessed for a rate of four cents per acre, together with such additional rate, if any, as may be imposed under the provisions of section 24 hereof, upon all the lands within the municipality (exclusive of lands within any hamlet therein and lands held under grazing lease from the Dominion of Canada) upon or in respect of any interest in which they are assessable for municipal purposes.

(2) The publication of such approval shall constitute a valid and sufficient notice to all persons concerned of their liability to assessment under this Act, and the rates levied in each year thereafter shall be and remain until paid a charge and tax upon such land or upon any interest therein of the party assessed, notwithstanding that the title to such land may be in the Crown or that the lands themselves are otherwise not liable to assessment.

(3) Where at any time before the passing of this Act the minister's approval of a bylaw was published in "The Saskatchewan Gazette" but the secretary-treasurer of the municipality omitted to publish a notice of such approval, as required by the statute at the time in force, it is hereby declared that, notwithstanding such omission, all persons in the municipality shall be deemed to have become liable to be assessed and to have been assessed by virtue of such bylaw for the special rate and the additional rate, if any, on the first day of May in the year in which such omission took place, in the same manner and to the same extent in all respects as if the said notice had been duly published. 1917, c. 15, s. 25; 1918-19, c. 41, s. 4; amended.

24. The directors shall fix annually a rate per acre in addition to the flat rate of four cents per acre to be levied on all the land of an owner or occupant under crop in excess of forty acres, such rate to be collected in the same manner as the said flat rate. 1918-19, c. 41, s. 1, in part, amended.

25. (1) Every person liable to assessment under this Act shall, on or before the first day of June in each year and subject to the provisions of any bylaw made under clause (b) of subsection (1) of section 14 hereof, make a report to the secretary-treasurer of the municipality, in a form to be prescribed by the association, giving a legal description of the land in the municipality in respect of which he is assessable, together with the number of acres actually under crop or intended to be put under crop in the current year; and he shall be bound for purposes of assessment and in case of loss by hail by the statements contained in such report.

(2) If the assessable person fails to make such report on or before the date mentioned, the secretary-treasurer or such other official or officials as the council may appoint shall certify to the best of his or their knowledge and belief the name of the owner, or occupant, the legal description of the land and the number of acres cropped. The owner or occupant shall be bound by the facts as so certified, and the crop acreage in respect of which he is insured shall be the crop acreage so certified. New.

WITHDRAWALS.

26. (1) Any owner or occupant of land within the municipality may, prior to the first day of June in any year, by written notice to the secretary of the association, withdraw from

the operation of the bylaw the following lands in respect to which he is liable to assessment, upon satisfying the association and the council that the same are:—

(a) one or more quarter sections completely inclosed by a substantial fence in good repair of not less than two strands of wire on posts not more than thirty-three feet apart and actually used by him for grazing and hay purposes only; or

(b) an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada, upon which there are less than forty acres under cultivation; or

(c) one or more quarter sections with less than forty acres per quarter under cultivation, the remaining portion of which is completely inclosed by a substantial fence in good repair, of not less than two strands of wire on posts not more than thirty-three feet apart, and actually used by him for grazing and hay purposes only.

(2) The owner of land within the municipality not exceeding in area 640 acres may withdraw from the operation of the bylaw by written notice to the secretary of the association, prior to the first day of June in any year, upon satisfying the association and the council that not less than twenty-five per cent of the said land is under cultivation.

(3) The owner of land within the municipality exceeding in area 640 acres may withdraw from the operation of the bylaw by written notice to the secretary of the association, prior to the first day of June in any year, upon satisfying the association and the council that not less than fifty per cent of the said land is under cultivation. 1917, c. 15, s. 26, in part amended; and partly new.

27. (1) The secretary of the association shall, immediately after the first day of June, transmit to the secretary-treasurer of the municipality a list of all notices of withdrawal affecting the said municipality together with particulars of same, and the council shall, during the said month of June, consider each such notice and shall, if satisfied that the land specified therein may properly be withdrawn under the provisions of the next preceding section, approve the withdrawal.

(2) Forthwith after such action of the council and before the first day of July, the secretary-treasurer shall prepare and forward to the association a detailed statement, verified by statutory declaration, of all the lands, the withdrawal of which has not been approved by the council.

(3) All withdrawals shall be subject to review by the board of directors of the association, and, if the board decide that any withdrawal has been improperly made, it may order that the withdrawal be cancelled and that the rate or rates be levied against such land; and, upon receipt by the secretary-treasurer of a notice from the board to that effect, the secretary-treasurer shall cancel the said withdrawal.

(4) Any land withdrawn from the operation of the bylaw under the next preceding section shall remain withdrawn for a period of at least one year and until, upon the written application of the owner or occupant to the secretary of the association, the board directs that such land be again brought under the operation of the bylaw and notifies the secretary-treasurer of the municipality of the terms and conditions upon which the application is granted, which reasonable terms and conditions the board is hereby authorised to impose; and during the period of withdrawal the land shall be exempt from rates levied under this Act. 1917, c. 15, s. 26, in part, amended; and partly new.

28. When any crop insured under this Act is destroyed in any other manner than by hail, the owner or occupant of the land on which such crop was grown may, by sending notice by registered letter addressed to the secretary of the association at his office in Regina not later than the twentieth day of July, giving the location of the crop and furnishing proof satisfactory to the board of directors of such destruction, withdraw such crop from the operation of the bylaw for the current year, and in that case he shall be entitled to a proportionate rebate in respect of the rates payable for crop so withdrawn as provided in the bylaw of the association in that behalf:

Provided, however, that no rebate shall be granted for any portion of the crop that may be harvested. New.

COLLECTION OF RATES.

29. (1) The secretary-treasurer of the municipality shall cause to be entered upon the assessment roll of the municipality for the current year, against all lands and interests in lands within the municipality not withdrawn as provided by sections 26, 27 and 28 and relieved from assessment, and against the persons to be assessed in respect thereof, the rates for the then current year, for raising a fund to carry out the purposes of the bylaw and the provisions of this Act.

(2) Such rates shall be collected in the same manner as municipal taxes are collected, and shall if unpaid when due be recoverable in all respects as municipal taxes on land are recoverable; and, with respect to the collection thereof, the municipal officers from time to time charged with the collection of the municipal taxes shall have the same powers and be subject to the same duties as with respect to the collection and recovery of municipal taxes within the municipality.

(3) In the event of any such rate remaining unpaid after the thirty-first day of October in the year in which they are levied, there shall be added thereto by way of penalty the sum of one dollar for every quarter-section of land or portion thereof with respect to which such rates then remain unpaid.

(4) In the event of any such rate remaining unpaid after the thirty-first day of December of the year in which the same was levied, there shall be added thereto by way of penalty a sum equal to eight per cent of the arrears; and upon the expiry of each succeeding year during

which the whole or any portion of the combined amount of rate and penalty remains unpaid, an additional sum equal to eight per cent of the arrears shall be added thereto.

The provisions of this subsection shall apply retrospectively as of the first day of January, 1920, to all rates not paid on or before the day on which this Act comes into force. 1917, c. 15, s. 27, amended.

30. (1) The secretary-treasurer shall on or before the fifteenth day of June in each year in which any rate assessed under the authority of this Act becomes payable, forward to the secretary of the association a statement in the form prescribed, verified by statutory declaration, showing the full area of all lands in any way assessable within such municipality for the purposes of this Act.

(2) The secretary-treasurer shall, on or before the first day of November in each year, remit to the secretary of the association the total amount of such rates according as the same have been or should have been assessed for such year; Provided that, with the written consent of the board previously obtained, the secretary treasurer may withhold from such remittance the total amount of the rates levied upon land titles to which is in doubt or with respect to which the right of the municipality to assess is in dispute.

(3) In case of the punctual payment to the association on or before the said first day of November in any year of the total amount of such rates as assessed for the year, the municipality may retain the full amount of all penalties imposed under this Act; otherwise the same shall be paid over to the association along with the rates or the balance thereof as remitted from time to time. 1917, c. 15, s.28, amended.

31. In the event of the secretary-treasurer being unable to remit the full amount of such rates as provided by the second subsection of section 30 hereof, he shall immediately after the date fixed for such payment open a separate bank account to be termed "The Hail Insurance Trust Account," to which all hail insurance levies and penalties then collected shall be transferred and into which such levies and penalties thereafter collected shall be paid. He shall also forthwith remit to the secretary of the association all moneys so transferred, and shall, from time to time, remit moneys paid in, as directed by the association. 1917, c. 15, s. 29, amended.

32. The association shall allow to the municipality out of the moneys received from it such remuneration for services rendered as shall be fixed annually by the board of directors. New.

33. In case of rates levied for any year preceding the year in which this Act comes into force, and penalties imposed thereon, remaining unpaid, the municipality in default shall pay to the association interest at the rate of eight per centum per annum upon the amount of the arrears. 1917, c. 15, s. 30.

### Claims for Damage.

34. (1) The owner of a crop or portion thereof upon land assessed and liable for rates imposed under this Act who, between the sixteenth day of June and the fifteenth day of September, both days inclusive, in any year in which such land is so assessed, suffers loss through damage by hail to the standing crop on such land, of which he is the owner or tenant or the representative of either, shall, within three days of such damage being sustained, give notice thereof to the secretary of the association by registered letter addressed to him at Regina.

(2) Such notice shall state:—

(*a*) the number of acres damaged;

(*b*) the percentage of damage done;

(*c*) the claimant's interest, if any, in the crop;

(*d*) the interest, if any, of any other person in the said crop;

(*e*) the name of the person responsible for payment of the hail insurance rates on the said land;

(*f*) the section, township and range in which the claimant resides, and his usual post office address;

and shall be witnessed and verified by a neighbour.

(3) In case such claimant does not reside within two miles of the crop in respect to which the claim is being made, such notice shall contain the name, section, township and range of some person residing within two miles of such crop, who shall be recognized by the inspector as the representative of such claimant for this purpose. 1917, c. 15, s. 31, amended.

35. The secretary of the association upon receipt of any claim of loss, shall deliver or forward the same to an inspector, who shall inquire into such claim, estimate the loss, and transmit a written report to the secretary of the association. 1917, c. 15, s. 32, in part amended.

### Payment of Claim

36. (1) Each claimant shall be entitled to receive out of the said fund indemnity of not more than five cents per acre for every one per centum of damage which the board may decide that he has sustained by hail over or upon his area of injured crop;

Provided that no claimant shall be entitled to indemnity under this Act for any damage less than five per centum of the crop upon such hailed area at the time of damage;

Provided also that damage from hail throughout the same season and upon the same area shall be treated as cumulative.

(2) In all cases where the loss or damage by hail is less than five per cent. of the crop upon such hailed area at the time of damage the cost of inspection shall be paid by the claimant, and the amount of such costs shall be added to the rates imposed under this Act upon request of the secretary of the association. 1917, c. 15, s. 33; 1918-19, c. 41, s. 5; amended.

37. (1) Subject as herein provided all losses of which the association has had legal notice under the provisions of section 34 hereof shall be paid by it before the fifteenth day of December in each year, but in the event of its total actual and estimated revenues not being considered by the association to be sufficient to pay all losses in full, the same shall be paid pro rata.

(2) In the payment of lossess by the association, whether in full or pro rata, priority shall be given to losses arising in municipalities which have discharged their indebtedness to the association in full on or before November 1 in the then current year, and the association may make such regulations as it deems equitable for the payment of losses arising in other municipalities under the Act.

(3) The secretary of the association, shall, if requested so to do by any municipality, retain out of the moneys so payable the amount owing by way of rates upon each quarter section of land with respect to which such moneys are payable, and shall remit such moneys so retained to the secretary-treasurer of the municipality to be credited by him upon the said rates. 1917, c. 15, s. 34; 1918-19, c. 41, s. 6; amended.

GENERAL

38. (1) All moneys to be collected by any municipality under the authority of this Act and of any such bylaw shall be a debt due by such municipality to the association, and may be recovered by it by action in any court of competent jurisdiction in the province.

(2) In case any municipality shall make default in the payment of any moneys payable by it to the association under the provisions of section 30 hereof, before the date fixed for the final adjustment and payment of losses as aforesaid, the association may apportion, pay out and apply all moneys otherwise received by it hereunder to satisfy and discharge all claims incurred within the limits of the municipalities, other than the municipality so in default, which may be entitled to the benefits of the indemnity herein provided, and may pay such claims in full without regard to claims which may have arisen within the limits of the defaulting municipality. 1917, c. 15, s. 35.

39. (1) The council of any municipality may borrow from any person, bank or corporation, upon its promissory note, signed by the reeve and the secretary-treasurer and secured by any portion of such rates and any penalties thereon from time to time remaining unpaid, such sums of money as may be required to enable it to pay in full to the association the amount of the rates assessed within such municipality under such bylaw during the then current year, and may renew any such note from time to time.

(2) The securing of any such loan by any municipality shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. 1917, c. 15, s. 36, amended.

(40) The adjudication of the association upon all claims for indemnity sent to it under this Act shall be determined upon the report of the inspector thereon; but the association may require such further reports and evidence in considering any such claim as it may see fit and the adjudication of the board upon each such claim and upon its apportionment among claimants shall be final. 1917, c. 15, s. 37.

41. The costs and expenses of and in relation to the inspection and adjudication of all claims for indemnity under this Act shall be such as the association may tax and allow, and shall, together with the allowance to and the expenses of the association and its officers, be paid out of the funds in the hands of the association under this Act. 1917, c. 15, s. 38.

42. In the event of any municipality being in arrears to the association for an amount equal to two years' assessment, the directors may suspend the operation of sections 23, 34, 35 and 36 of this Act with respect to such municipality. Notice of such suspension shall be given to the secretary-treasurer of such municipality and publish in The Saskatchewan Gazette and in the newspaper published nearest to the centre of the municipality on or before the first day of March in such year. 1917, c. 15, s. 39; 1918-19, c. 41, s. 7 (1); in part; amended.

43. Any secretary-treasurer or other officer or person who refuses or wilfully neglects to perform any duty required of him by this Act or any bylaw of the association or who makes a return that is wilfully false or misleading in any particular, or who performs any act forbidden by this Act, shall be guilty of an offence and liable, upon summary conviction, to a fine of not less than $10 nor more than $100. 1917, c. 15, s. 40, amended.

44. Any municipality which refuses or neglects to transmit to the association any report on or before the day fixed by bylaw of the association for the transmission thereof, shall, for every such neglect or refusal, be liable to a penalty of $1 for every day during which the default continues. Such penalty may be deducted from any remuneration that may be due the municipality under section 32 of this Act. New.

45. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done with the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act. 1917, c. 15, s. 41.

46. Moneys due as indemnity to claimants under this Act shall be exempt from garnishment or attachment and incapable of being assigned. 1917, c. 15, s. 42.

47. The right to be indemnified for loss by hail, to which the owner of a crop may be entitled under the provisions of this Act, shall cease when the grain is cut or harvested or wholly destroyed by any agency other than hail. 1918-19, c. 41, s. 8.

48. (1) For the purpose of enabling the association to make full use of its assets in meeting claims accruing against it in any year, irrespective of the amount of its collections, the Lieutenant Governor in Council may enter into agreements with the association and with

persons lending money to it, guaranteeing repayment of the sums advanced, either originally or upon renewal, with interest.

(2) Such advances may be by way of continued and repeated transactions.

(3) The agreements may provide such terms and conditions, with regard to all or any of such advances, including extensions of time to the association and freedom of the lender from responsibility for the securities, as may be set forth in the Orders in Council authorizing the same.

(4) The association may secure the province against loss through a guarantee in such manner and form as the Lieutenant Governor in Council may approve.

(5) Agreements may be signed on behalf of the province by the provincial treasurer or such other officer as may be from time to time designated by the Lieutenant Governor in Council for the purpose; and when an agreement is so signed the province shall become liable for the payment of the principal and interest thereby secured.

(6) Every agreement so signed and purporting to be made hereunder shall be conclusive evidence in favour of the lender as against the Crown and the association that the terms of this Act with respect thereto have been complied with, that the obligations therein set forth are valid and binding obligations of the Crown and the association, and that the terms and conditions therein contained are authorized by this Act. 1917, c. 15, s. 43.

49. The assets of the hail insurance commission constituted by The Hail Insurance Act 1912, and continued by The Municipal Hail Insurance Act, are hereby vested in and the liabilities of the commission imposed upon, the association. 1917, c. 15, s. 44.

50. The following enactments are hereby repealed:

7 George V, 1917, c. 15.

9 George V, 1918-19, c. 41.

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SCHEDULE

FORM A

(Section 17 (2).

Bylaw No. of The Rural Municipality of

No.

A bylaw to authorize this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of The Municipal Hail Insurance Act, 1920, the council of The Rural Municipality of

No. enacts as follows:

1. This municipality shall, subject to the provisions of the said Act, jointly with other municipalities undertake the indemnification of owners of crops growing within the area of such municipalities against loss occasioned by hail.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

.....

Reeve.

.....

Secretary-Treasurer.

(SEAL)

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FORM B.

(Section 17 (5))

Bylaw No. of the rural municipality of

No.

A Bylaw to repeal a bylaw authorizing this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of the Municipal Hail Insurance Act, 1920, the council of the Rural Municipality of No. enacts as follows:

1. A bylaw authorizing this municipality to join with other municipalities to indemnity owners of crops within their limits from loss occasioned by hail, which bylaw was read a third time after having received the assent of the electors and finally passed at the day of 19 , is hereby repealed.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

.....

Reeve.

.....

*Secretary-Treasurer.*

(SEAL)

FORM C.

(Section 17 (7))

NOTICE TO ELECTORS.

The above is a true copy of a proposed bylaw No. which has been taken into consideration by the council of The Rural Municipality of No. and which in the event of the assent of the electors being obtained thereto will be finally passed on or before the tenth day of January, 19 .

And notice is hereby given that a vote of the electors entitled to vote thereon will be taken upon said bylaw at the next ensuing annual elections of this municipality to be held on the day of 19 , between the hours of 9 a.m. and 5 p.m. (mountain standard time) and at the polling places fixed for such election.

And take notice further that I will at on the day of 19 , at o'clock m. sum up the votes upon said bylaw and declare the result of the vote thereon.

Given under my hand at this day of 19 .

.....

*Secretary Treasurer.*

FORM D.

(Section 18)

## PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1919 inclusive there was published a Summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities, and towns is in some cases incomplete. There has been added information in respect of fees for agents' certificates of authority and taxes applicable to unlicensed insurance.

### ALBERTA.

*By the Province—*

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof; life insurance, $300; fire (other than mutual), storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage and explosion insurance, $300; hail insurance, $200; accident (including vehicle and public liability), automobile, sickness or health, guarantee, burglary, liability and automobile, or any one or more of them, $200; one or more of the following: plate glass, automobile, guarantee, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, explosion and live stock insurance or any other class of insurance not hereinbefore enumerated, $50; mutual fire insurance—Dominion or Foreign, $50, Provincial, $50.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of ¼ per cent thereof.

(*c*) *Unlicensed insurance.*—

(*d*) *Agency license fees.*—

Every agent shall pay to the superintendent for the use of the province for each certificate of authority or renewal thereof:

| | |
|---|---|
| 1. To undertake all classes of insurance except life insurance: | |
| In any place in the province | $25 00 |
| In any place in the province except in cities | 7 00 |
| In any place in the province except in cities and towns | 3 00 |
| 2. To undertake life insurance anywhere in the province | 3 00 |
| 3. To undertake anywhere in the province all classes of insurance except fire or life insurance | 3 00 |

*By municipalities—*

No taxes or fees permitted.

### BRITISH COLUMBIA.

*By the Province—*

(*a*) *Registration and filing of documents.*—For filing documents and application for license, $5; charge for publication notice of license, $5. Initial license fee for all insurance companies, $250. For application on renewal of license: all companies, $5; supplementary license, $50.

(*b*) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

(*c*) *Unlicensed fire insurance.*—2 per cent on premiums.

(*d*) *Agency license fees.*—None.

*By Municipalities—*

No special taxes or fees are charged by municipalities.

### MANITOBA.

*By the Province—*

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire, hail, or life companies, $200; accident, guarantee or surety, $100; inland marine or plate glass, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—2 per cent on the gross premium income of all companies.

(*c*) *Agents' license fees.*—Fire insurance: cities, $20; towns, $5; villages, $3. Life insurance and miscellaneous classes, $2; mutual fire, $3.

(*d*) *Unlicensed insurance.*—If the business is written through a special broker there is a tax of 2 per cent of premiums; otherwise the assured pays.

(*e*) Special brokers must be licensed.

*By Municipalities—*

No special taxes are charged by municipalities, except the town of Virden, and Le Pas.

NEW BRUNSWICK.

*By the Province—*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 2 per cent thereof, but not less than $100, on companies having a Dominion License, and on such other companies as receive a permit from the Provincial Secretary-Treasurer, 2 per cent on net premium income, but not less than $25.

(*b*) *Life Insurance Companies.*—An annual tax of $100, and in addition 1½ per cent of the net premium income.

(*c*) *Other Companies.*—2 per cent of the net premium income, but not less than $25.

(*d*) Tax on resident insurance agents, nil; on non-resident agents, $100.

(*e*) *Licensing of life insurance agents.*—Resident agents, $2; non-resident, $50.

(*f*) *Unlicensed insurance.*—A tax of 2 per cent on the net premiums except in respect of renewal premiums on life insurance policies issued prior to April 24, 1920. A permit is necessary.

*By Municipalities—*

Information, wanting.

NOVA SCOTIA.

The annual registration fee is based on the company's capital. In the case of a Canadian company, $200 for a nominal capital of $1,000,000, and 10c. per $1,000 for amounts above $1,000,000. In the case of a foreign company substitute $500,000 for $1,000,000 above, Where the capital exceeds $1,000,000 the Governor in Council may grant a reduction to, not less than $200 in the case of a Canadian company and to, not less than $250 in the case of a foreign company.

(*a*)*Income Tax:*—

The Gross Premium income of all Insurance Companies is taxed to the extent of 2 per cent for general revenue and ½ per cent under the Fire Prevention Act for the appointment of a Fire Marshal. There is no tax on income from other sources.

(*b*) *Agency License fees:*—

| | |
|---|---|
| Fire Insurance in Cities | $10 00 |
| Incorporated Towns | 5 00 |
| Elsewhere | 3 00 |
| For Life or Accident Ins | 3 00 |
| Non-resident | 50 00 |
| unless territory of Agent includes Nova Scotia, in which case fee is | 10 00 |

(*c*) *Unlicensed Insurance Tax:*—

Same rate as for licensed Company

No special taxes are imposed by municipalities, towns or by rural municipalities.

*City Taxes:*—

The City of Halifax imposes taxes annually as follows: each Company doing life, fire, marine, $200; accident or guarantee insurance, $50; plate glass, $25. The City of Sydney imposes an annual license fee of $20 and in addition a company is rated holding $100 of personal property for every $20 of net annual income or profit derived from insurance business done in the city.

ONTARIO.

*By the Province—*

(*a*) *Registration and filing of documents.*—Application fee, $10; filing power of attorney, $5; registration graded from $150 to $300, computed on the basis of assets.

(*b*) *Premium Income Tax.*—Annual tax under the Corporations Tax Act, 1914 (amended 1920). Life insurance, 1¼ per cent of gross premiums, less cash value of dividends to policyholders, fire and other, 1 per cent of gross premiums. Reinsurance premiums are deductable from the gross only when paid to a company with a principal or head office in Ontario.

If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario:

(*c*) Agents' certificate of authority, life, fire or casualty, $3.

(*d*) Underwriters' agencies, $100.

(*e*) Insurance brokers placing business with unregistered companies, $25.

*By Municipalities—*

In addition to taxes on real estate owned, a business tax is imposed by some municipalities, but is proportionate to the value of the real property owned.

PRINCE EDWARD ISLAND.

*By the Province—*

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, $300; fire insurance, $200; accident, $75; guarantee, $50; and accident and guarantee, $100.

*By Cities and Towns—*

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee $25; accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life, $25; fire, $10; accident. $15; and plate glass, $5.

The town of Georgetown imposes an annual tax as follows:—Life, $3; fire, $3; plate glass, $1; and guarantee, $1.

The town of Souris imposes an annual tax of $5 on all insurance companies.

The town of Borden imposes no taxes.

The town of Montague has not so far collected any taxes.

The town of Alberton does not impose any taxes.

Information in regard to other towns wanting.

QUEBEC.

*By the Province—*

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $5; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

(*c*) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(*d*) *Agents Fees.*—Industrial, life or funeral insurance, $2; for life insurance, cities, $5; elsewhere, $3; for all other classes of insurance in cities, $10, elsewhere, $5.

(*e*) *Unlicensed Insurance Tax.*—Same as for licensed companies.

*By Municipalities—*

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

*By the Province—*

For recording and filing of documents before the issue of a license ..... $ 10

For initial license to do business or renewal thereof:—

1. *Stock companies—*

| | |
|---|---|
| (*a*) Life insurance in all its branches | 200 |
| (*b*) Fire, storm, cyclone, tornado, hail, inland marine, inland transportation and sprinkler leakage insurance | 200 |
| Underwriter's agencies | 100 |
| All other companies | 100 |

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (*a*) ) to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

2. *Mutual companies—*

| | |
|---|---|
| Provincial companies | $ 25 |
| Extra provincial companies | 150 |

3. *For certificate of authority as agents—*

| | |
|---|---|
| In case of fire insurance: | |
| In cities | 25 |
| In towns | 7 |
| Elsewhere | 5 |
| In case of all other classes of insurance (mutual and stock) | 3 |

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

4. Unlicensed Insurance tax, 1½ per cent of premiums payable.

*Income Tax.*—On the gross premium income of all companies—

| | Thereof |
|---|---|
| Premium income less than $50,000 | 1 % |
| " $50,000 but less than $100,000 | 1½ % |
| " $100,000 but less than $200,000 | 1¾ % |
| " $200,000 or more | 2 % |

The minimum tax is $100 if the authorized capital does not exceed $100,000 and $175 if the capital exceeds $100,000.

## INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

### (1) The Victoria-Montreal Fire Insurance Company.

*Statement of the Liquidator, John Hyde, as at March 31, 1921.*

ASSETS.

| | | |
|---|---|---|
| Cash balance in bank | | $ 2,545 81 |
| Shareholders' balances considered good | | 116,624 99 |
| Total assets considered good | | $ 119,170 80 |
| Assets considered doubtful or bad:— | | |
| Shareholders' balances | $ 35,197 78 | |
| Bills receivable | 20,072 88 | |
| T. A. Temple & Sons | 37,727 49 | |
| Agencies and brokers' balances | 6,597 87 | |
| | | 99,596 02 |
| Total assets | | $ 218,766 82 |

LIABILITIES.

| | |
|---|---|
| Return premiums unclaimed | $ 91 31 |
| Claims not filed or not admitted but of which the liquidator has notice | 36,253 22 |
| Total liabilities | $ 36,344 53 |

Cash Statement from April 1, 1920 to March 31, 1921.

*Receipts.*

| | |
|---|---|
| Cash in bank, March 31, 1920 | $ 2,469 64 |
| Interest on bank account till November 30, 1920 | 76 17 |
| | $ 2,545 81 |

*Expenditure.*

Nil.

| | |
|---|---|
| Balance on hand March 31, 1921 | $ 2,545 81 |

### (2) La Compagnie d'Assurance Contre L'Incendie de Rimouski.

Mr. Theodore Meunier, liquidator of the Company, furnished the following provisional statement of its assets and liabilities as at December 31, 1920, and of income and expenditure from Jan. 1, 1920 to December 31, 1920.

ASSETS.

| | |
|---|---|
| Cash on hand | $ 19,462 12 |
| Due by agents | 5,228 61 |
| Due by Colonial Fire Insurance Co. (in liquidation) | 1,481 11 |
| Due by Carnegie Trust Co. (in liquidation) | 4,022 74 |
| Due by Shareholders | 23,333 40 |
| Due by United Counties' Insurance Co. (in liquidation) | 7,498 61 |
| Total assets, nominal value | $ 61,026 59 |

LIABILITIES.

| | |
|---|---|
| Claims of policyholders who rank as privileged creditors (chap. 144, sec. 70 of the Winding-up Act) $198,595.67, less paid cheques of the first dividend $37,116.53 | $ 161,479 14 |
| Privileged claims, being salaries and taxes due to the Crown | 294 25 |
| Claims of ordinary creditors | 22,650 62 |
| Total | $ 184,424 01 |

Note.—The actual value of the assets is considerably less than the nominal value shown above.

INCOME.

| | |
|---|---|
| Cash on hand December 31, 1919 | $ 20,797 85 |
| Interest on deposits | 3,040 34 |
| Agents | 1,552 32 |
| Shareholders | 322 52 |
| All other income | 275 00 |
| Total | $ 25,988 03 |

EXPENDITURE.

| | |
|---|---|
| Liquidator's fees | $ 2,000 00 |
| Inspector's fees | 725 00 |
| Salaries | 840 00 |
| Rents and lighting | 80 00 |
| Exchange | 1 63 |
| All other expenditure | 2,468 74 |
| First dividend | 410 54 |
| Cash on hand December 31, 1920 | 19,462 12 |
| Total | $ 25,988 03 |

(3) The Ontario Fire Insurance Company.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1921 and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.

| | Book value. | Expected to realize. |
|---|---|---|
| Cash in bank | $ 28,709 08 | $ 28,709 08 |
| Agents' balances | 1,575 42 | 250 00 |
| Western Canada Fire Insurance Co. (in liquidation) | 10,000 00 | 10,000 00 |
| Real estate and mortgage | 25,006 63 | 1,760 00 |
| Contributories | 5,740 00 | 2,140 00 |
| | $ 71,031 13 | $ 42,859 08 |

LIABILITIES.

| | |
|---|---|
| Claims of policyholders after deducting Preferred Dividend of 25 per cent | $ 135,444 40 |
| Claims other than those of policyholders | 3,978 11 |
| Claims other than those of policyholders, not yet admitted | 16,845 81 |
| | $ 156,268 32 |

Income (April 1, 1920 to March 31, 1921).

| | | |
|---|---|---|
| Accounts receivable:— | | |
| Cash in bank April 1, 1920 | | $ 27,056 76 |
| Agents | $ 140 72 | |
| Dividend of 25 p.c. on claim against Western Canada Fire Insurance Company | 10,000 00 | |
| | | 10,140 72 |
| Rent—Real estate | | 160 00 |
| Interest | | 1,449 14 |
| Contributories | | 1,650 00 |
| Refund of dividends paid | | 39 96 |
| Total | | $ 40,496 58 |

EXPENDITURE (April 1, 1920 to March 31, 1921).

| | |
|---|---|
| Salaries | $ 452 50 |
| Printing, stationery and postage | 223 62 |
| Legal expenses | 1,178 46 |
| Taxes on real estate | 62 24 |
| Ordinary dividend No. 2 of 10% | 9,870 68 |
| Balance on hand, March 31, 1921 | 28,709 08 |
| Total | $ 40,496 58 |

(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr. G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from March 31, 1920, to March 31, 1921, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

RECEIPTS.

| | |
|---|---|
| Cash on hand March 31, 1920 | $ 25,713 18 |
| Standard Bank, interest on deposit | 1,119 94 |
| Amount collected from shareholders | 16,953 04 |
| Sundry income | 710 77 |
| | $ 44,496 93 |

PAYMENTS.

| | |
|---|---|
| Salaries | $ 4,643 70 |
| Postage and telegrams | 235 24 |
| Bond premium | 200 00 |
| Ontario Fire Ins. Co. Settlement | 300 00 |
| J. W. Rutherford | 600 00 |
| Rent of vault | 220 00 |
| Costs | 11,435 62 |
| Printing and stationery | 202 26 |
| Balance | 25,713 18 |
| Sundries | 946 93 |
| | $ 44,496 93 |

ASSETS.

| | | |
|---|---|---|
| By balance on hand | | $ 25,713 18 |
| Estimated value of contributions | | 1,000 00 |
| Total | | $ 26,713 18 |
| Deduct:—Amount due Western Assurance Co. under reinsurance agreement | $ 4,700 00 | |
| Reserve for cost of winding-up | 9,000 00 | |
| Preferred claims | 638 43 | |
| | | 14,338 43 |
| Balance | | $ 12,374 75 |

LIABILITIES.

| | |
|---|---|
| Ordinary claims | $ 7,561 28 |
| Montreal Canada Fire Ins. Co. on stock subscriptions | 15,514 26 |
| Fire losses admitted | 42,485 14 |
| Return premiums | 16,787 50 |
| Company claims, fire losses admitted | 10,880 45 |
| Unsettled:— | |
| Fire losses | 3,050 00 |
| Bulgaria Fire Ins. Co | 13,323 22 |
| Return premiums | 6,779 91 |
| | $ 116,381 76 |

(5) The Montreal Canada Fire Insurance Company.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from March 31, 1920 to March 31, 1921, and the assets and liabilities on March 31, 1921.

Receipts.

| | |
|---|---|
| Cash in bank March 31, 1920 | $ 14,182 38 |
| Bank interest | 257 52 |
| Dividend | 57 |
| | $ 14,540 47 |

Disbursements.

| | |
|---|---|
| Liquidation expenses | $ 19 10 |
| Cash in bank March 31, 1921 | 14,521 37 |
| | $ 14,540 47 |

Assets.

| | |
|---|---|
| Cash in bank | $ 14,521 37 |
| Liabilities in excess of assets | 13,809 08 |
| | $ 28,330 45 |

Liabilities.

| | |
|---|---|
| Fire losses in United States | $ 15,244 62 |
| Unearned premiums | 6,664 64 |
| General creditors | 6,421 19 |
| | $ 28,330 45 |

## Fire Prevention

The following tables of fire losses in the larger cities and towns in Canada were gathered from the Municipal Officials in the form of monthly returns and must be regarded as estimates only.

FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita in 1919. |
|---|---|---|---|---|
| *ONTARIO.* | | $ | % | % |
| Belleville | 12,240 | 41,728 | 3·40 | 2·09 |
| Brantford | 32,786 | 206,643 | 6·27 | 2·19 |
| Chatham | 16,000 | 15,048 | 0·94 | 7·37 |
| Fort William | 20,000 | 57,214 | 2·86 | 24·09 |
| Galt | 13,092 | 10,350 | 0·79 | 6·56 |
| Guelph | 17,922 | 32,238 | 1·79 | 0·76 |
| Hamilton | 114,766 | 417,181 | 3·63 | 2·35 |
| Kingston | 23,023 | 138,376 | 6·01 | 2·95 |
| Kitchener | 23,000 | 22,997 | 0·99 | 1·76 |
| London | 58,281 | 283,272 | 4·86 | 1·70 |
| Niagara Falls | | No Report | Received. | 5·55 |
| North Bay | 10,924 | 27,215 | 2·49 | 3·38 |
| Oshawa | 13,000 | 7,658 | 0·59 | 6·85 |
| Ottawa | 135,000 | 688,343 | 5·09 | 1·92 |
| Owen Sound | 12,200 | 6,929 | 0·56 | 0·46 |
| Peterboro | 21,730 | 31,806 | 1·46 | 2·02 |
| Port Arthur | 15,201 | 144,947 | 9·53 | 9·74 |
| St. Catharines | 19,860 | 17,328 | 0·87 | 3·66 |
| Sarnia | 15,000 | 17,492 | 1·16 | 1·36 |
| Sault Ste. Marie | 23,000 | 50,890 | 2·21 | 4·09 |
| Stratford | 19,000 | 4,289 | 0·22 | 2·18 |
| St. Thomas | 19,000 | 24,576 | 1·29 | 1·95 |
| Toronto | 525,000 | 2,121,185 | 4·04 | 2·15 |
| Windsor | 37,000 | 89,840 | 2·42 | 5·74 |
| Woodstock | 10,333 | 13,747 | 1·33 | 4·76 |
| *QUEBEC.* | | | | |
| Hull | 32,642 | 29,497 | 0·90 | 1·09 |
| Lachine | 15,500 | 15,633 | 1·00 | 1·39 |
| Levis | 10,500 | 5,100 | 0·48 | 0·60 |
| Montreal | 736,416 | 4,961,639 | 6·73 | 2·31 |
| Outremont | 13,500 | 13,004 | 0·96 | 1·79 |
| Quebec | 116,000 | 756,915 | 6·52 | 5·92 |
| St. Hyacinthe | 12,000 | 10,755 | 0·89 | 0·66 |
| Shawinigan Falls | 12,500 | 19,300 | 1·54 | 10·87 |
| Sherbrooke | 24,600 | 23,172 | 0·94 | 3·80 |
| Three Rivers | 26,000 | 46,696 | 1·79 | 2·06 |
| Verdun | 30,000 | 16,428 | 0·54 | 0·65 |
| Westmount | 18,394 | 21,150 | 1·14 | 0·53 |
| *MANITOBA.* | | | | |
| Brandon | 15,000 | 123,059 | 8·20 | 0·64 |
| St. Boniface | 15,000 | 10,215 | 0·68 | 0·84 |
| Winnipeg | 192,571 | 825,532 | 4·28 | 2·35 |
| *SASKATCHEWAN.* | | | | |
| Moosejaw | 23,500 | 130,704 | 5·56 | 1·44 |
| Regina | 42,000 | 88,589 | 2·11 | 0·90 |
| Saskatoon | 30,000 | 44,404 | 1·48 | 13·86 |
| *ALBERTA.* | | | | |
| Calgary | 80,000 | 349,813 | 4·37 | 1·78 |
| Edmonton | 62,000 | 142,490 | 2·29 | 2·76 |
| Lethbridge | 14,500 | 20,389 | 1·40 | 2·88 |
| Medicine Hat | 11,060 | 88,683 | 8·01 | 1·57 |
| *BRITISH COLUMBIA.* | | | | |
| New Westminster | 16,000 | 58,327 | 3·64 | 0·53 |
| North Vancouver | 14,000 | 20,228 | 1·44 | 1·57 |
| Vancouver | 125,000 | 388,364 | 3·10 | 5·25 |
| Victoria | 55,000 | 53,175 | 0·96 | 1·51 |
| *NOVA SCOTIA.* | | | | |
| Amherst | 11,000 | 19,445 | 1·76 | 0·42 |
| Dartmouth | 10,000 | 25,825 | 2·58 | 1·40 |
| Glace Bay | 18,000 | 77,020 | 4·27 | 4·26 |
| Halifax | 60,000 | 620,000 | 10·33 | 4·09 |
| New Glasgow | 11,000 | 152,934 | 13·09 | 2·03 |
| Sydney | 27,000 | 266,545 | 9·87 | 3·86 |

FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita. in 1919. |
|---|---|---|---|---|
| | | $ | % | % |
| *NEW BRUNSWICK.* | | | | |
| Fredericton | 10,000 | 8,270 | 0·82 | 6·40 |
| Moncton | 20,500 | 364,479 | 17·77 | 1·27 |
| St. John | 60,000 | 100,000 | 1·66 | 2·14 |
| *PRINCE EDWARD ISLAND.* | | | | |
| Charlottetown | 12,000 | 29,175 | 2·43 | 0·98 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000.

| | | | | |
|---|---|---|---|---|
| *ONTARIO.* | | | | |
| Arnprior | 6,000 | 11,831 | 1·97 | 0·11 |
| Barrie | 7,000 | 13,095 | 1·87 | 1·22 |
| Brampton | 5,000 | 2,270 | 0·45 | 0·48 |
| Brockville | 9,400 | 36,478 | 3·88 | 0·91 |
| Cobalt | 5,036 | 3,255 | 0·64 | 2·35 |
| Cobourg | 5,103 | 300 | 0·05 | 0·89 |
| Collingwood | 6,787 | 6,830 | 1·00 | 3·33 |
| Cornwall | 7,300 | 11,779 | 1·61 | 0·09 |
| Dundas | 5,000 | 6,800 | 1·36 | 1·76 |
| Hawkesbury | 5,419 | 1,300 | 0·24 | 0·01 |
| Kenora | 5,500 | 27,973 | 5·08 | 2·30 |
| Lindsay | 8,500 | 19,306 | 2·27 | 0·45 |
| Pembroke | 8,000 | 60,306 | 7·53 | No Report Received |
| Preston | 5,300 | 3,805 | 0·71 | 0·18 |
| Renfrew | 5,600 | 15,375 | 2·74 | 4·12 |
| Smith's Falls | 7,500 | 5,400 | 0·73 | 3·11 |
| Sudbury | 9,000 | 54,800 | 6·08 | 10·94 |
| Thorold | 6,000 | 10,010 | 1·66 | 8·91 |
| Trenton | 5,000 | 10,300 | 2·06 | 48·69 |
| Walkerville | 7,500 | 1,192 | 0·15 | 3·87 |
| Wallaceburg | 5,000 | 2,929 | 0·58 | 0·74 |
| Waterloo | 5,200 | 24,549 | 4·72 | 2·60 |
| *QUEBEC.* | | | | |
| Cap de la Madeline | 7,135 | 10,250 | 1·43 | 0·26 |
| Chicoutimi | 7,400 | 8,000 | 1·08 | 52·23 |
| Granby | 7,500 | 600 | 0·08 | 0·54 |
| Grand Mere | 8,000 | 20,835 | 2·60 | 0·10 |
| Joliette | 9,269 | 16,865 | 1·81 | 1·04 |
| Jonquiere | 6,000 | 2,000 | 0·33 | 2·06 |
| La Tuque | 6,000 | 12,000 | 2·00 | 0·86 |
| Longueil | 5,300 | 4,200 | 0·79 | 0·38 |
| Magog | 5,000 | 2,300 | 0·46 | 0·41 |
| Montmagny | 5,200 | 600 | 0·11 | 0·03 |
| Riviere du Loup | 7,113 | 18,750 | 2·63 | 0·48 |
| St. Jerome | 5,510 | 15,950 | 2·89 | 0·38 |
| St. Lambert | 5,000 | 55,000 | 11·00 | Nil. |
| Sorel | 8,750 | 5,100 | 0·58 | 1·61 |
| Thetford Mines | 7,447 | Nil. | Nil. | Nil. |
| Valleyfield | 9,800 | 22,450 | 2·29 | 0·64 |
| *MANITOBA.* | | | | |
| Portage la Prairie | 6,000 | 5,120 | 0·85 | 0·84 |
| *SASKATCHEWAN.* | | | | |
| Prince Albert | 8,500 | 13,156 | 1·54 | 2·58 |
| Yorkton | 5,500 | 14,200 | 2·58 | 0·08 |
| *BRITISH COLUMBIA.* | | | | |
| Nanaimo | 9,000 | 947 | 0·10 | 0·51 |
| Nelson | 6,000 | 11,635 | 1·94 | 3·78 |
| Prince Rupert | 8,000 | 1,356 | 0·17 | 0·93 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita in 1919. |
|---|---|---|---|---|
| | | $ | % | % |
| *NOVA SCOTIA.* | | | | |
| New Waterford | 5,500 | 6,880 | 1·25 | 1·42 |
| North Sydney | 6,000 | 141,288 | 23·54 | 3·85 |
| Springhill | 6,000 | 14,935 | 2·48 | 0·10 |
| Stellarton | 5,500 | 10,000 | 1·81 | 0·05 |
| Sydney Mines | 9,000 | 51,223 | 5·69 | 1·70 |
| Truro | 7,500 | 9,944 | 1·32 | 1·46 |
| *NEW BRUNSWICK.* | | | | |
| Bathurst | 5,000 | 15,000 | 3·00 | 3·16 |
| Campbellton | 6,000 | 14,850 | 2·47 | 12·57 |
| Sackville | 5,000 | 1,800 | 0·36 | 0·90 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

| | | | | |
|---|---|---|---|---|
| *ONTARIO.* | | | | |
| Alexandria | 2,200 | 8,325 | 3·78 | 2·08 |
| Alliston | 1,800 | Nil. | Nil. | Nil. |
| Almonte | 2,500 | 3,100 | 1·24 | 0·20 |
| Amherstburg | 3,000 | 7,700 | 2·56 | 0·94 |
| Aurora | 2,205 | 31,350 | 14·21 | 0·22 |
| Aylmer | 2,200 | 5,600 | 2·54 | 0·46 |
| Blenheim | 1,500 | 575 | 0·38 | 3·03 |
| Blind River | 1,534 | Nil. | Nil. | 5·50 |
| Bowmanville | 3,300 | 13,524 | 4·09 | 2·24 |
| Bracebridge | 2,700 | 21,345 | 8·09 | 0·57 |
| Bridgeburg | 2,119 | 13,000 | 6·13 | 0·60 |
| Burlington | 2,500 | 2,050 | 0·82 | Not Rec'd |
| Campbellford | 3,000 | 5,000 | 1·66 | 0·19 |
| Capreol | 1,907 | 52,000 | 27·26 | 6·69 |
| Chesley | 1,800 | 25,600 | 14·22 | 0·01 |
| Clinton | 2,000 | 600 | 0·30 | 1·56 |
| Cochrane | 2,000 | 7,725 | 3·86 | 14·25 |
| Copper Cliff | 3,400 | 22,080 | 6·49 | 4·56 |
| Deseronto | 2,017 | 4,000 | 1·98 | 0·22 |
| Dresden | 1,411 | 53,400 | 37·84 | 0·08 |
| Dryden | 1,051 | 255 | 0·24 | 0·06 |
| Dunnville | 4,000 | 7,930 | 1·98 | 17·98 |
| Durham | 1,700 | 400 | 0·23 | 0·02 |
| Eastview | 4,935 | 4,640 | 0·94 | 7·57 |
| Essex | 1,400 | 3,200 | 2·29 | Nil. |
| Ford City | 4,500 | 4,500 | 1·00 | 1·56 |
| Forest | 1,386 | Nil. | Nil. | 0·33 |
| Fort Frances | 3,250 | 42,840 | 13·18 | 2·46 |
| Gananoque | 3,500 | 12,525 | 3·57 | 0·70 |
| Goderich | 4,500 | 1,950 | 0·43 | 0·42 |
| Gravenhurst | 2,000 | 1,900 | 0·95 | 0·29 |
| Haileybury | 3,500 | 15,951 | 4·55 | 17·75 |
| Harriston | 1,450 | 45,601 | 31·44 | 1·42 |
| Hespeler | 3,100 | 9,000 | 2·90 | Nil. |
| Iroquois Falls | 2,000 | 56,000 | 28·00 | 4·09 |
| Keewatin | 1,250 | 4,285 | 3·42 | 0·12 |
| Kincardine | 2,200 | 31,050 | 14·11 | 1·59 |
| Kingsville | 1,600 | 2,000 | 1·25 | Nil. |
| Leamington | 4,660 | 2,800 | 0·60 | 1·23 |
| Listowel | 2,550 | 17,205 | 6·74 | 2·02 |
| Little Current | 1,000 | 4,000 | 4·00 | 14·66 |
| Mattawa | 1,451 | 5,500 | 3·79 | 4·15 |
| Meaford | 2,795 | 17,000 | 6·08 | Nil. |
| Merriton | 2,553 | 7,510 | 2·98 | 1·43 |
| Milton | 2,073 | 210 | 0·10 | 7·12 |
| Mitchell | 1,672 | 3,420 | 2·04 | Nil. |
| Mount Forest | 2,000 | Nil. | Nil. | 0·11 |
| Napanee | 3,000 | 13,250 | 4·41 | 2·79 |
| New Liskeard | 2,000 | 1,000 | 0·50 | 0·75 |
| Niagara-on-Lake | 1,500 | Nil. | Nil. | 0·88 |
| Oakville | 2,880 | 62,430 | 21·67 | 0·55 |
| Orangeville | 2,300 | 3,000 | 1·30 | 0·48 |
| Palmerston | 1,850 | 925 | 0·50 | 0·26 |
| Parkhill | 1,250 | 1,625 | 1·30 | Nil. |
| Parry Sound | 3,500 | 10,095 | 2·88 | 1·74 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita in 1919. |
|---|---|---|---|---|
| *ONTARIO*—Concluded. | | $ | % | % |
| Penetanguishene | 4,000 | 16,810 | 4·20 | 12·21 |
| Perth | 4,047 | 1,150 | 0·28 | 0·06 |
| Picton | 3,527 | 3,535 | 1·00 | 0·73 |
| Port Colborne | 3,500 | 9,730 | 2·78 | 6·80 |
| Port Hope | 4,500 | 850 | 0·18 | 0·21 |
| Prescott | 2,774 | 2,165 | 0·78 | 2·95 |
| Richmond Hill | 1,000 | Nil. | Nil. | Nil. |
| Ridgetown | 2,300 | 650 | 0·28 | 0·81 |
| St. Marys | 4,004 | 220 | Nil. | 0·69 |
| Seaforth | 2,400 | 21,400 | 8·91 | 0·17 |
| Sioux Lookout | 1,000 | Nil. | Nil. | 1·66 |
| Southampton | 2,000 | 1,170 | 0·58 | 0·36 |
| Stayner | 1,039 | 1,000 | 0·96 | 0·41 |
| Strathroy | 2,654 | 1,265 | 0·47 | 0·16 |
| Thessalon | 1,450 | 800 | 0·55 | 2·11 |
| Tilbury | 1,750 | 37,500 | 21·42 | 0·89 |
| Tillsonburg | 3,100 | 82,712 | 26·68 | Nil. |
| Timmins | 4,500 | 81,235 | 18·05 | 4·00 |
| Uxbridge | 1,800 | 18,200 | 10·00 | 0·02 |
| Vankleek Hill | 1,610 | Nil. | Nil. | Nil. |
| Weston | 2,500 | 665 | 0·26 | 0·32 |
| Whitby | 4,500 | 26,000 | 5·77 | 0·53 |
| Wingham | 2,240 | 1,025 | 0·45 | 1·20 |
| *QUEBEC.* | | | | |
| Acton Vale | 1,500 | 75,000 | 50·00 | 6·80 |
| Arthabaska | 1,400 | 650 | 0·46 | 0·75 |
| Baie St. Paul | 2,100 | 240 | 0·11 | 0·06 |
| Beaconsfield | 1,300 | Nil. | Nil. | Nil. |
| Beauharnois | 2,110 | 300 | 0·14 | 2·09 |
| Bedford | 1,249 | 2,500 | 2·00 | 0·24 |
| Belœil | 1,500 | 160 | 0·10 | Nil. |
| Berthierville | 2,000 | 20,000 | 10·00 | 0·95 |
| Black Lake | 3,500 | 3,000 | 0·85 | 1·42 |
| Bromptonville | 1,300 | 12,800 | 9·84 | 0·14 |
| Buckingham | 4,100 | 150 | 0·03 | 0·72 |
| Coaticook | 3,501 | 6,000 | 1·71 | 2·24 |
| Cookshire | 1,002 | Nil. | Nil. | 3·51 |
| Courville | 1,268 | Nil. | Nil. | 0·29 |
| Dorion | 1,000 | 6,000 | 6·00 | Nil |
| Dorval | 1,800 | Nil. | Nil. | 0·05 |
| Drummondville | 4,400 | 6,650 | 1·51 | 1·15 |
| Farnham | 3,800 | 1,625 | 0·42 | 0·40 |
| Iberville | 2,100 | Nil. | Nil. | 0·71 |
| Laprairie | 2,144 | 600 | 0·28 | 72·55 |
| Lauzon | 4,918 | 1,800 | 0·36 | 0·26 |
| Laval Rapids | 2,300 | 3,900 | 1·69 | 2·50 |
| Louiseville | 1,724 | Nil. | Nil. | 0·53 |
| Marieville | 1,799 | Nil. | Nil. | Nil. |
| Megantic (Lake) | 3,200 | 2,000 | 0·62 | Nil. |
| Montreal West | 2,000 | 425 | 0·21 | 0·01 |
| Nicolet | 4,000 | 250,000 | 62·50 | 2·50 |
| Pointe Aux Trembles | 2,300 | 9,335 | 4·05 | 0·56 |
| Pointe Claire | 3,200 | Nil. | Nil. | 0·72 |
| Richmond | 2,237 | 1,100 | 0·49 | 0·40 |
| Rimouski | 3,500 | 25,865 | 7·39 | 0·08 |
| Roberval | 2,023 | Nil. | Nil. | 15·51 |
| Ste. Anne de Bellevue | 2,200 | Nil. | Nil. | Nil. |
| Ste. Agathe des Monts | 3,572 | Nil. | Nil. | 2·64 |
| St. Laurent | 4,873 | 900 | 0·18 | Nil. |
| Ste. Thérèse | 2,885 | 25,000 | 8·66 | 1·96 |
| Terrebonne | 2,200 | 3,025 | 1·37 | Nil. |
| Trois Pistoles | 1,270 | 6,009 | 4·72 | 0·15 |
| Victoriaville | 4,406 | 500 | 0·11 | 4·50 |
| Windsor Mills | 2,250 | Nil. | Nil. | 0·13 |
| *MANITOBA.* | | | | |
| Beausejour | 1,000 | 4,500 | 4·50 | 1·50 |
| Carman | 1,450 | Nil. | Nil. | 1·41 |
| Dauphin | 4,000 | 2,100 | 0·52 | 0·32 |
| Emerson | 1,125 | 900 | 0·80 | 5·04 |
| Killarney | 1,100 | 400 | 0·36 | 3·60 |
| Melita | 1,000 | 37,500 | 37·50 | 0·40 |
| Minnedosa | 2,000 | 470 | 0·23 | 0·21 |
| Neepawa | 2,000 | 1,510 | 0·75 | 0·42 |
| Souris | 1,925 | 34,600 | 17·97 | 0·20 |
| The Pas | 1,500 | 14,340 | 9·56 | 2·05 |
| Virden | 1,700 | 150 | 0·08 | 2·76 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita in 1919. |
|---|---|---|---|---|
| | | $ | % | % |
| *SASKATCHEWAN.* | | | | |
| Assiniboia | 1,168 | Nil. | Nil. | Nil. |
| Battleford | 1,211 | 95 | 0·07 | 0·63 |
| Biggar | 1,700 | Nil. | Nil. | Nil. |
| Broadview | 1,200 | 159 | 0·13 | Nil. |
| Canora | 1,500 | 3,315 | 2·21 | 1·81 |
| Carnduff | 1,500 | 1,600 | 1·06 | 1·33 |
| Estevan | 2,100 | 3,105 | 1·47 | 1·21 |
| Gravelbourg | 1,700 | Nil. | Nil. | 0·18 |
| Gull Lake | 1,000 | 100 | 0·10 | 0·53 |
| Herbert | 1,150 | 27,000 | 23·48 | 35·01 |
| Humboldt | 1,600 | 75 | 0·04 | 8·86 |
| Indian Head | 1,700 | 25 | 0·01 | 3·57 |
| Kamsack | 2,043 | 3,550 | 1·73 | 1·44 |
| Kerrobert | 1,000 | 5,975 | 5·97 | 2·60 |
| Kindersley | 1,200 | 580 | 0·48 | 0·01 |
| Leader | 1,200 | 62,900 | 52·41 | 5·90 |
| Maple Creek | 1,400 | Nil. | Nil. | 1·06 |
| Melfort | 2,000 | 4,125 | 2·06 | 5·88 |
| Melville | 2,800 | 825 | 0·29 | 4·39 |
| Moosomin | 1,500 | Nil. | Nil. | Nil. |
| North Battleford | 4,500 | 13,000 | 2·88 | 0·84 |
| Outlook | 1,000 | 725 | 0·72 | 0·22 |
| Rosetown | 1,000 | 613 | 0·61 | 6·43 |
| Rosthern | 1,300 | 1,600 | 1·23 | 20·07 |
| Shaunavon | 1,500 | 5,300 | 3·53 | 5·03 |
| Sutherland | 1,000 | 755 | 0·75 | 0·07 |
| Swift Current | 4,000 | 4,740 | 1·18 | 1·23 |
| Watrous | 1,400 | 11,500 | 8·21 | 3·63 |
| Weyburn | 4,000 | 4,835 | 1·20 | 4·46 |
| Wilkie | 1,000 | 3,000 | 3·00 | 2·52 |
| Wolseley | 1,500 | Nil. | Nil. | 2·40 |
| *ALBERTA.* | | | | |
| Bassano | 1,000 | 20,000 | 20·00 | 0·96 |
| Beverley | 1,200 | 2,150 | 1·79 | 1·90 |
| Blairmore | 1,800 | 5,700 | 3·16 | 60·71 |
| Cardston | 1,600 | 2,100 | 1·31 | 2·00 |
| Claresholm | 1,200 | Nil. | Nil. | 2·55 |
| Coleman | 2,300 | Nil. | Nil. | 2·09 |
| Ft. Saskatchewan | 1,200 | 1,900 | 1·58 | 2·44 |
| Hanna | 1,759 | Nil. | Nil. | 18·75 |
| High River | 1,400 | 2,835 | 2·02 | 0·06 |
| Innisfail | 1,000 | 790 | 0·79 | 21·55 |
| Lacombe | 1,200 | Nil. | Nil. | 1·66 |
| Macleod | 1,800 | 3,900 | 2·16 | 0·88 |
| Magrath | 1,200 | 1,000 | 0·83 | Nil. |
| Olds | 1,100 | 10 | Nil. | 73·18 |
| Pincher Creek | 1,100 | 8,025 | 7·29 | 0·04 |
| Raymond | 1,600 | Nil. | Nil. | Nil. |
| Redcliff | 2,200 | 21,400 | 9·72 | 0·02 |
| Red Deer | 3,000 | 9,860 | 3·28 | 0·43 |
| St. Albert | 1,200 | 800 | 0·66 | 2·09 |
| Stettler | 1,800 | 50 | 0·02 | 2·50 |
| Taber | 2,000 | 1,520 | 0·76 | Nil. |
| Vegreville | 1,550 | 50 | 0·03 | 1·51 |
| Vermilion | 1,500 | Nil. | Nil. | 2·66 |
| Wetaskiwin | 2,500 | 2,350 | 0·94 | 0·84 |
| *BRITISH COLUMBIA.* | | | | |
| Armstrong | 1,000 | 4,650 | 4·65 | 15·75 |
| Chilliwack | 1,700 | 42,085 | 24·75 | 5·18 |
| Cranbrook | 4,000 | 560 | 0·14 | 2·68 |
| Cumberland | 1,200 | 300 | 0·25 | 0·98 |
| Duncan | 1,500 | 2,700 | 1·80 | Nil. |
| Enderby | 1,000 | Nil. | Nil. | 0·47 |
| Fernie | 4,000 | 830 | 0·20 | 0·90 |
| Grand Forks | 2,000 | 13,625 | 6·81 | 1·37 |
| Kamloops | 4,900 | 680 | 0·13 | Nil. |
| Kaslo | 1,200 | Nil. | Nil. | 4·81 |
| Kelowna | 3,500 | 22,107 | 6·31 | 0·15 |
| Ladysmith | 2,500 | 6,000 | 2·40 | 0·15 |
| Merritt | 1,800 | 6,550 | 3·63 | 0·38 |
| Port Alberni | 1,000 | 12,525 | 12·52 | 0·08 |
| Port Coquitlam | 2,000 | 90,656 | 45·32 | Nil. |
| Port Moody | 2,000 | 99,310 | 49·65 | 1·94 |

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

| Municipality. | Population. | Total Property Loss. | Loss Per Capita | Loss Per Capita in 1919. |
|---|---|---|---|---|
| | | $ | % | % |
| *BRITISH COLUMBIA*—Concluded. | | | | |
| Prince George | 2,500 | 592 | 0·23 | 4·05 |
| Revelstoke | 4,100 | 6,179 | 1·50 | 0·28 |
| Rossland | 2,800 | 50,779 | 18·13 | 2·81 |
| Trail | 4,500 | 6,720 | 1·49 | 1·97 |
| Vernon | 4,000 | 14,000 | 3·50 | 1·23 |
| *NOVA SCOTIA.* | | | | |
| Annapolis Royal | 1,200 | 75,000 | 62·50 | 0·41 |
| Antigonish | 1,100 | 400 | 0·36 | 8·63 |
| Bridgetown | 1,000 | 700 | 0·70 | 9·00 |
| Bridgewater | 3,000 | Nil. | Nil. | 0·61 |
| Canso | 2,000 | 75 | 0·03 | Nil. |
| Digby | 1,500 | 50,100 | 33·40 | 0·48 |
| Dominion | 2,500 | 7,750 | 3·10 | 3·84 |
| Kentville | 2,500 | 535 | 0·21 | 0·91 |
| Liverpool | 2,500 | 49,675 | 19·87 | 0·60 |
| Louisburg | 1,100 | 10,300 | 9·36 | 16·66 |
| Lunenburg | 2,681 | 300 | 0·11 | 0·27 |
| Oxford | 1,700 | 74,075 | 43·57 | 0·34 |
| Parrsboro | 2,500 | 2,900 | 1·16 | 1·60 |
| Pictou | 4,000 | 3,457 | 0·86 | 0·46 |
| Shelburne | 1,600 | 17,500 | 10·93 | 2·16 |
| Trenton | 3,200 | 12,050 | 3·76 | Nil. |
| Wedgeport | 1,450 | Nil. | Nil. | Nil. |
| Westville | 4,500 | 25,500 | 5·66 | 0·32 |
| Windsor | 4,000 | 204,446 | 51·11 | 17·21 |
| Wolfville | 1,800 | 82,000 | 45·55 | 9·72 |
| *NEW BRUNSWICK.* | | | | |
| Chatham | 4,800 | 6,500 | 1·35 | No Report received |
| Dalhousie | 1,800 | 600 | 0·33 | 0·44 |
| Dorchester | 1,080 | Nil. | Nil. | Nil. |
| Edmunston | 4,000 | 3,000 | 0·75 | Nil. |
| Grand Falls | 1,550 | 470 | 0·30 | Nil. |
| Marysville | 2,000 | Nil. | Nil. | 0·82 |
| Milltown | 2,000 | 9,595 | 4·79 | 3·38 |
| Newcastle | 3,500 | 300,000 | 0·85 | 3·17 |
| St. George | 1,200 | Nil. | Nil. | Nil. |
| St. Stephen | 3,300 | 75,000 | 22·72 | 1·39 |
| Sussex | 2,000 | 1,930 | 0·96 | 7·67 |
| *PRINCE EDWARD ISLAND.* | | | | |
| Souris | 1,057 | Nil. | Nil. | 1·09 |
| Summerside | 2,500 | 2,145 | 0·85 | 1·21 |

## NEW LICENSES ISSUED.

Since the beginning of the year several applications have been received from Insurance Companies for Licenses to transact business under the Insurance Act 1917. Licenses have been issued to the following Companies for additional classes of business. To the Merchants Casualty Company, for automobile insurance, and Insurance of automobiles against fire. To the Insurance Company of North America, for hail and sprinkler leakage. To the Ætna Insurance Company, The Western Insurance Company, The Occidental Fire Insurance Company, The Niagara Fire Insurance Company, The National Union Fire Insurance Company, and the Springfield Fire and Marine Insurance Company, for hail Insurance; to the Mount Royal Insurance Company and the Law Union and Rock Insurance Company, Ltd., for automobile Insurance, to the Maryland Casualty Company, the Canadian Surety Co., The Fidelity and Casualty Co. of New York, The Travelers Indemnity Co., The Dominion of Canada Guarantee and Accident Insurance Co., the Alliance Assurance Co., Ltd. and the Ocean Accident and Guarantee Corporation, Ltd. for Insurance against loss or damage by robbery, to the Sterling Fire Insurance Co. of Indiana for automobile and hail insurance, to the Ætna Casualty and Surety Co. for Guarantee Insurance, to the Hartford Fire Insurance Co. and to the Home Insurance Co., for Insurance against loss of or damage to growing crops injured by frost, rust, drouth, etc., to the Imperial Underwriters Corporation of Canada, and the Sun Insurance Office for accident, automobile, Guarantee, and sickness insurance.

At the present time Application for Licenses are being considered from several Companies.

I have the honour to be,
Sir,
Your obedient servant,

G. D. FINLAYSON,
*Superintendent of Insurance.*

# ABSTRACT

## OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1920 IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

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## GENERAL TABLES

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Percentage of Losses to Premiums, etc., etc.

TABLE I.—ABSTRACT FOR THE YEAR 1920.

FIRE INSURANCE IN CANADA.—CANADIAN COMPANIES.

| No. | Companies | Net cash received for Premiums | Re-insurance and return Premiums | Gross cash received for Premiums | Gross amount of policies new and renewed | Net amount at risk at date | Net amount of losses incurred during the Year | Net amount paid for losses | Reserve for Unsettled Losses | | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Not resisted | Resisted | |
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Acadia Fire | 230,141 | 273,076 | 503,217 | 39,463,850 | 27,818,608 | 101,816 | 99,672 | 12,945 | None | 1 |
| 2 | Antigonish Farmers | 3,326 | None | 3,326 | 397,850 | 741,148 | 1,000 | 1,170 | None | None | 2 |
| 3 | Beaver Fire | 34,760 | 79,131 | 113,891 | 9,118,068 | 5,043,334 | 7,950 | 7,080 | 2,513 | None | 3 |
| 4 | British America | 866,081 | 615,975 | 1,482,056 | 140,517,056 | 120,454,101 | 397,427 | 359,282 | 57,719 | 2,966 | 4 |
| 5 | British Colonial | 222,950 | 281,406 | 504,356 | 37,332,623 | 27,770,907 | 118,331 | 119,324 | 8,413 | 5,722 | 5 |
| 6 | British Northwestern | 153,956 | 92,304 | 246,350 | 34,238,468 | 21,756,331 | 61,753 | 52,726 | 11,196 | None | 6 |
| 7 | Canada Accident and Fire | 120,248 | 217,030 | 337,278 | 31,077,794 | 13,774,717 | 55,612 | 61,098 | 10,019 | None | 7 |
| 8 | Canada Ntional | 204,988 | 187,241 | 392,229 | 26,364,244 | 26,266,747 | 66,555 | 61,282 | 10,773 | None | 8 |
| 9 | Canada Security | 68,887 | 143,659 | 212,546 | 26,297,974 | 7,930,262 | 38,706 | 28,820 | 10,302 | None | 9 |
| 10 | Canadian Fire | 368,484 | 378,977 | 747,461 | 54,474,036 | 45,680,820 | 121,107 | 117,476 | 13,932 | None | 10 |
| 11 | Canadian Indemnity | 116,107 | 41,619 | 157,726 | 13,745,270 | 10,904,398 | 38,878 | 28,431 | 11,074 | None | 11 |
| 12 | Canadian Lumbermen's | 2,503 | 42,269 | 44,772 | 1,818,354 | None | None | None | None | None | 12 |
| 13 | *Canadian Surety | None | None | None | None | None | None | None | None | None | 13 |
| 14 | Cumberland Farmers | 1,906 | 43 | 1,949 | 190,650 | 327,425 | 1,238 | 1,238 | None | None | 14 |
| 15 | Dominion Fire | 436,154 | 365,613 | 801,767 | 64,859,228 | 61,399,436 | 193,225 | 182,430 | 22,189 | None | 15 |
| 16 | Dominion of Canada Guarantee and Accident | 78,343 | 39,787 | 118,100 | 12,552,463 | 15,782,945 | 23,733 | 23,627 | 455 | None | 16 |
| 17 | Fire Insurance Co. of Canada | 196,048 | 269,644 | 465,692 | 49,906,578 | 22,010,633 | 90,931 | 94,750 | 9,797 | None | 17 |
| 18 | General Accident of Canada | 48,036 | 54,740 | 102,776 | 13,574,205 | 5,863,325 | 17,207 | 16,960 | 2,031 | None | 18 |
| 19 | Globe Indemnity | 193,141 | 265,233 | 458,414 | 45,337,106 | 27,227,633 | 67,763 | 64,054 | 14,544 | None | 19 |
| 20 | Grain Insurance | 201,490 | None | 201,490 | 65,279,297 | 16,658,227 | 53,702 | 29,002 | 24,700 | None | 20 |
| 21 | Guardian Insurance Co. of Canada | 62,720 | 168,455 | 231,184 | 21,376,221 | 3,800,185 | 30,452 | 24,480 | 5,627 | 1,000 | 21 |
| 22 | Halifax Fire | 30,760 | 16,995 | 47,755 | 3,072,465 | 3,268,859 | 14,915 | 13,201 | 5,275 | None | 22 |
| 23 | Hudson Bay | 256,431 | 168,744 | 425,175 | 32,654,540 | 23,528,258 | 93,680 | 88,850 | 16,068 | None | 23 |
| 24 | *Imperial Guarantee and Accident | None | None | None | None | None | None | None | None | None | 24 |
| 25 | Imperial Underwriters | 150,011 | 194,605 | 344,616 | 38,826,703 | 19,938,990 | 72,503 | 67,554 | 11,767 | None | 25 |
| 26 | Kings Mutual | 21,002 | 778 | 21,780 | 1,793,825 | 4,778,200 | 4,232 | 4,232 | None | None | 26 |
| 27 | Liverpool Manitoba | 313,849 | 257,981 | 571,830 | 49,908,233 | 37,803,244 | 98,656 | 96,659 | 17,470 | None | 27 |
| 28 | *London and Lancashire Guarantee and Accident | None | None | None | None | None | None | None | None | None | 28 |
| 29 | London Mutual | 568,873 | 446,427 | 1,015,300 | 106,481,592 | 93,724,772 | 247,512 | 255,096 | 8,957 | 2,250 | 29 |
| 30 | Mercantile | 360,788 | 59,616 | 420,404 | 42,385,625 | 40,988,113 | 133,943 | 154,031 | 21,302 | None | 30 |
| 31 | Mount Royal | 629,140 | 611,888 | 1,241,028 | 107,314,248 | 85,232,833 | 292,259 | 277,189 | 27,211 | 820 | 31 |
| 32 | Mutual Fire | 20,253 | 1,294 | 21,547 | 959,061 | 1,173,600 | 8,630 | 8,630 | None | None | 32 |
| 33 | *North American Accident | None | None | None | None | None | None | None | None | None | 33 |
| 34 | North Empire | 171,039 | 272,143 | 443,182 | 36,516,702 | 14,634,722 | 105,271 | 90,637 | 14,961 | 500 | 34 |
| 35 | North West | 163,833 | 125,510 | 289,343 | 25,233,226 | 20,214,251 | 66,177 | 63,167 | 13,561 | None | 35 |
| 36 | Occidental | 247,729 | 275,770 | 523,499 | 40,541,442 | 23,976,638 | 103,387 | 92,207 | 19,409 | None | 36 |
| 37 | Pacific Coast | 152,675 | 163,658 | 316,333 | 29,161,442 | 18,658,720 | 60,948 | 54,276 | 13,516 | None | 37 |
| 38 | Pacific Marine | 8,042 | 5,407 | 14,049 | 1,329,687 | 903,339 | 1,107 | 1,106 | 1 | None | 38 |
| 39 | Pictou County Farmers' | 4,365 | None | 4,365 | 569,400 | 1,474,900 | 2,761 | 2,761 | 12 | None | 39 |
| 40 | Quebec | 376,857 | 64,139 | 440,996 | 113,173,003 | 113,888,959 | 178,604 | 178,862 | 9,514 | 4,000 | 40 |
| 41 | Reliance | 487 | None | 487 | 165,606 | 165,606 | None | None | None | None | 41 |
| 42 | Scottish Canadian | None | None | None | None | None | None | None | None | None | 42 |
| 43 | Western | 916,404 | 1,571,537 | 2,487,941 | 182,404,172 | 136,217,666 | 392,013 | 380,942 | 64,256 | 10,250 | 43 |
| | Totals for 1920 | 8,003,456 | 7,752,754 | 16,756,210 | 1,500,412,316 | 1,101,953,061 | 3,274,484 | 3,198,302 | 471,579 | 27,508 | |
| | Totals for 1919 | 6,415,838 | 5,672,852 | 12,088,690 | 1,170,734,162 | 863,798,586 | 2,673,691 | 2,736,223 | 405,538 | 41,638 | |

*For automobile (A) business see page ccxxv.

| No. | Companies. | Net cash received for Premiums. | Re-insurance and return Premiums. | Gross cash received for Premiums. | Gross amount of policies new and renewed | Net amount at risk at date | Net amount of losses incurred during the Year | Net amount paid for losses | Reserve for Unsettled Losses. | | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Not resisted | Resisted | |
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Alliance | 428,771 | 57,618 | 486,389 | 50,118,433 | 56,608,384 | 207,819 | 190,882 | 30,809 | 13,500 | 1 |
| 2 | Atlas | 751,263 | 155,965 | 907,228 | 74,460,508 | 88,413,813 | 273,737 | 264,202 | 29,115 | None | 2 |
| 3 | British Crown | 540,049 | 246,682 | 786,731 | 61,471,701 | 54,502,958 | 335,749 | 296,636 | 57,682 | 2,750 | 3 |
| 4 | British General | 107,560 | 58,848 | 166,408 | 21,432,086 | 10,540,402 | 33,795 | 29,152 | 4,643 | None | 4 |
| 5 | British Traders | 270,720 | 65,727 | 336,447 | 28,402,549 | 24,882,797 | 121,030 | 123,954 | 19,420 | 2,000 | 5 |
| 6 | Caledonian | 523,646 | 196,330 | 719,976 | 67,809,631 | 74,192,274 | 207,469 | 213,115 | 33,699 | 10,000 | 6 |
| 7 | Car and General | 140,339 | 94,844 | 235,183 | 67,356,298 | 12,558,402 | 45,806 | 45,411 | 2,015 | None | 7 |
| 8 | Century | 291,023 | 109,905 | 401,018 | 30,492,455 | 23,658,729 | 146,329 | 118,632 | 37,146 | None | 8 |
| 9 | China | 9,636 | 9,841 | 19,777 | 1,039,497 | 643,122 | 2,054 | 554 | 1,500 | None | 9 |
| 10 | Commercial Union | 1,183,676 | 330,358 | 1,514,034 | 151,691,924 | 151,577,490 | 580,044 | 582,640 | 66,039 | None | 10 |
| 11 | Eagle, Star and British Dominions | 451,124 | 210,641 | 661,765 | 90,345,576 | 51,876,070 | 182,359 | 186,801 | 18,486 | 2,000 | 11 |
| 12 | Employers' Liability | 833,218 | 197,428 | 1,030,646 | 103,786,446 | 101,004,264 | 392,600 | 401,723 | 48,774 | 1,620 | 12 |
| 13 | Essex and Suffolk | 49,393 | 52,989 | 102,382 | 10,088,889 | 5,078,174 | 7,305 | 4,377 | 2,928 | None | 13 |
| 14 | General Accident Fire | 581,523 | 123,102 | 704,625 | 62,280,274 | 61,512,085 | 286,601 | 273,128 | 50,754 | 7,340 | 14 |
| 15 | Guardian Assurance | 1,753,854 | 328,131 | 2,081,985 | 183,017,498 | 188,240,520 | 795,351 | 740,270 | 159,422 | 17,480 | 15 |
| 16 | Law, Union and Rock | 339,603 | 77,653 | 417,256 | 44,581,203 | 46,229,564 | 134,310 | 117,766 | 15,183 | 8,503 | 16 |
| 17 | Liverpool and London and Globe | 1,646,961 | 358,348 | 2,005,309 | 180,558,900 | 213,404,196 | 739,516 | 735,000 | 116,138 | None | 17 |
| 18 | London Guarantee | 859,995 | 193,279 | 1,053,274 | 84,905,674 | 76,266,092 | 513,469 | 531,890 | 104,233 | None | 18 |
| 19 | London and Lancashire | 1,107,974 | 213,320 | 1,321,294 | 135,880,497 | 143,670,203 | 534,044 | 549,922 | 29,488 | 16,340 | 19 |
| 20 | London Assurance | 621,332 | 101,444 | 722,776 | 71,109,766 | 77,441,180 | 241,986 | 217,477 | 48,179 | None | 20 |
| 21 | *Marine | None | None | None | None | None | None | None | None | None | 21 |
| 22 | Merchants Marine | None | None | None | None | None | None | None | None | None | 22 |
| 23 | *Motor Union | None | None | None | None | None | None | None | None | None | 23 |
| 24 | National Benefit | 52,323 | 25,249 | 77,572 | 7,619,429 | 5,403,746 | 39,427 | 18,403 | 18,443 | 1,429 | 24 |
| 25 | National Prov. Plate Glass | 17,414 | 10,343 | 27,757 | 4,558,233 | 2,068,220 | 62 | 62 | None | None | 25 |
| 26 | North British and Mercantile | 1,252,238 | 282,278 | 1,534,516 | 141,795,180 | 156,387,233 | 583,640 | 636,983 | 57,852 | 12,500 | 26 |
| 27 | Northern Assurance | 1,214,346 | 201,535 | 1,415,881 | 124,166,090 | 137,152,917 | 594,964 | 577,075 | 96,753 | 17,800 | 27 |
| 28 | Norwich Union Fire | 1,179,151 | 203,914 | 1,383,065 | 116,691,873 | 132,765,077 | 455,366 | 485,157 | 76,078 | 12,250 | 28 |
| 29 | Ocean, Accident and Guarantee | 367,199 | 23,503 | 390,702 | 44,077,857 | 43,052,545 | 165,508 | 152,655 | 13,930 | None | 29 |
| 30 | Palatine | 487,715 | 122,653 | 610,368 | 56,268,871 | 53,905,408 | 249,920 | 246,558 | 19,270 | None | 30 |
| 31 | Phœnix of London | 1,296,599 | 436,407 | 1,733,006 | 143,610,566 | 169,155,517 | 404,650 | 368,281 | 58,107 | 7,786 | 31 |
| 32 | Provincial | 152,511 | 21,282 | 173,793 | 18,587,535 | 17,886,942 | 64,452 | 54,635 | 9,967 | None | 32 |
| 33 | Queensland | 280,656 | 61,554 | 342,210 | 32,213,567 | 26,672,346 | 121,054 | 105,549 | 20,848 | None | 33 |
| 34 | Railway Passengers | None | None | None | None | None | None | None | None | None | 34 |
| 35 | Royal Exchange | 804,617 | 150,729 | 964,346 | 108,060,767 | 98,668,092 | 347,650 | 351,553 | 10,502 | None | 35 |
| 36 | Royal Insurance | 2,178,382 | 476,257 | 2,654,639 | 236,836,477 | 284,026,246 | 897,251 | 856,799 | 141,934 | None | 36 |
| 37 | Royal Scottish | 173,358 | 28,216 | 201,574 | 22,612,732 | 16,193,058 | 30,467 | 58,486 | 21,941 | None | 37 |
| 38 | Scottish Metropolitan | 119,644 | 25,131 | 144,775 | 13,094,738 | 10,903,294 | 34,387 | 24,366 | 10,500 | None | 38 |
| 39 | Scottish Union | 464,627 | 98,688 | 563,315 | 67,827,488 | 66,541,218 | 195,186 | 175,581 | 29,546 | 968 | 39 |
| 40 | Sun Insurance | 852,357 | 205,245 | 1,057,602 | 100,220,905 | 90,428,763 | 353,698 | 364,632 | 46,307 | None | 40 |
| 41 | Traders and General | 47,903 | 9,972 | 57,875 | 6,933,056 | 5,595,961 | 7,789 | 4,656 | 3,127 | None | 41 |
| 42 | Union Assurance Society | 779,075 | 244,801 | 1,023,876 | 95,316,697 | 90,409,056 | 314,955 | 305,993 | 48,226 | None | 42 |
| 43 | Union of Canton | 547,274 | 137,563 | 684,837 | 66,988,616 | 57,770,634 | 277,272 | 255,081 | 42,712 | 2,000 | 43 |
| 44 | *Union Marine | None | None | None | None | None | None | None | None | None | 44 |
| 45 | Yangtze | 15,067 | 7,160 | 22,227 | 1,304,002 | 920,502 | 444 | 444 | None | None | 45 |
| 46 | Yorkshire | 558,235 | 100,582 | 658,817 | 53,438,618 | 68,473,310 | 355,156 | 318,642 | 39,552 | 30,269 | 46 |
| | Totals for 1920 | 25,332,651 | 6,064,695 | 31,397,346 | 2,991,753,750 | 3,055,713,004 | 11,229,301 | 10,985,183 | 1,635,897 | 166,565 | |
| | Totals for 1919 | 20,377,871 | 4,819,540 | 25,197,411 | 2,432,641,475 | 2,570,277,383 | 8,629,793 | 8,387,864 | 1,201,624 | 404,121 | |

*For automobile (A) business see page cexxv.

TABLE I.—ABSTRACT FOR THE YEAR 1920—*Conclude*

FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

| No. | Companies | Net cash received for Premiums | Re-insurance and return Premiums | Gross cash received for Premiums | Gross amount of policies new and renewed | Net amount at risk at date | Net amount of losses incurred during the Year | Net amount paid for losses | Reserve or Unsettled Losses | | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Not resisted | Resisted | |
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Ætna | 569,475 | 164,510 | 733,985 | 71,298,737 | 68,801,682 | 255,159 | 224,576 | 57,129 | None | 1 |
| 2 | Agricultural | 31,558 | 17,758 | 49,316 | 2,269,806 | 2,159,999 | 4,581 | 3,568 | 2,029 | None | 2 |
| 3 | Alliance Insurance | 205,386 | 92,718 | 298,104 | 35,040,741 | 25,608,167 | 116,354 | 106,070 | 17,944 | None | 3 |
| 4 | American Alliance | 6,389 | 24,641 | 31,030 | 1,710,787 | 440,754 | 1,873 | 952 | 1,890 | None | 4 |
| 5 | American Central | 256,985 | 57,421 | 314,406 | 32,111,309 | 23,986,722 | 114,345 | 83,459 | 29,882 | None | 5 |
| 6 | American Equitable | 80,689 | 16,847 | 97,536 | 11,245,576 | 7,716,037 | 40,813 | 35,510 | 5,613 | None | 6 |
| 7 | American Insurance | 63,489 | 31,690 | 95,179 | 7,571,841 | 6,145,296 | 22,880 | 22,871 | 3,909 | None | 7 |
| 8 | American Lloyds | 17,534 | 2,473 | 20,007 | 4,997,718 | 4,335,718 | 6,595 | 6,652 | None | None | 8 |
| 9 | Boston | 122,395 | 81,840 | 204,106 | 14,314,809 | 9,077,152 | 79,680 | 68,795 | 9,745 | None | 9 |
| 10 | Caledonian-American | 18,047 | 37,430 | 55,477 | 6,487,006 | 2,553,656 | 996 | 244 | 752 | None | 10 |
| 11 | California | 107,106 | 39,674 | 146,780 | 18,004,072 | 9,772,864 | 18,952 | 21,359 | 2,603 | None | 11 |
| 12 | Citizens of Missouri | 41,005 | 11,480 | 52,485 | 3,261,429 | 3,313,180 | 9,581 | 9,816 | None | None | 12 |
| 13 | Columbia | 43,095 | 28,844 | 71,939 | 10,204,051 | 7,073,993 | 8,764 | 4,104 | 2,612 | None | 13 |
| 14 | Commercial Union of N.Y. | 7,801 | 9,044 | 16,845 | 1,059,791 | 933,044 | 1,761 | 1,711 | 210 | None | 14 |
| 15 | Connecticut | 201,204 | 122,854 | 324,058 | 30,261,591 | 26,038,209 | 80,760 | 75,579 | 15,846 | 349 | 15 |
| 16 | Continental | 557,939 | 297,286 | 855,225 | 88,305,470 | 62,022,436 | 281,352 | 282,607 | 30,817 | None | 16 |
| 17 | Equitable Fire and Marine | 62,636 | 207,301 | 269,937 | 26,804,553 | 7,059,357 | 22,304 | 19,973 | 3,945 | 249 | 17 |
| 18 | Fidelity-Phenix | 524,320 | 241,511 | 765,831 | 75,331,376 | 56,415,822 | 302,807 | 284,529 | 45,859 | None | 18 |
| 19 | Fire Association of Phila | 77,237 | 27,638 | 104,775 | 8,348,298 | 6,955,286 | 30,377 | 29,074 | 6,291 | None | 19 |
| 20 | Fireman's Fund | 251,654 | 59,841 | 311,495 | 29,340,458 | 29,283,275 | 188,156 | 232,113 | 28,813 | None | 20 |
| 21 | Firemen's Insurance | 144,731 | 24,149 | 168,880 | 14,470,525 | 16,669,354 | 88,917 | 63,712 | 33,157 | None | 21 |
| 22 | General of Paris | 171,370 | 92,870 | 264,249 | 30,893,974 | 18,163,967 | 78,706 | 70,446 | 12,345 | 945 | 22 |
| 23 | Girard | 36,528 | 10,845 | 47,373 | 6,008,405 | 3,593,430 | 22,492 | 17,844 | 5,900 | 1,417 | 23 |
| 24 | Glens Falls | 237,816 | 124,896 | 362,712 | 41,638,963 | 25,366,595 | 122,118 | 112,750 | 29,997 | None | 24 |
| 25 | Globe & Rutgers | 1,077,859 | 326,868 | 1,404,727 | 158,149,984 | 114,277,035 | 543,207 | 429,860 | 146,761 | 14,176 | 25 |
| 26 | Great American | 611,855 | 230,678 | 842,533 | 85,710,018 | 70,090,293 | 419,031 | 369,239 | 130,559 | None | 26 |
| 27 | Hardware Dealers | 1,168 | 259 | 1,427 | 91,801 | 85,401 | 93 | 93 | None | None | 27 |
| 28 | Hartford Fire | 1,391,845 | 370,871 | 1,762,716 | 181,691,614 | 171,879,717 | 679,568 | 642,533 | 143,672 | None | 28 |
| 29 | Home Insurance | 1,831,667 | 467,071 | 2,298,738 | 186,892,511 | 176,984,556 | 1,027,532 | 947,549 | 247,783 | None | 29 |
| 30 | Insurance Co. of N. A. | 965,885 | 423,397 | 1,389,282 | 116,551,405 | 132,755,065 | 468,907 | 463,309 | 74,871 | 9,750 | 30 |
| 31 | Insurance Co. of State of Pa | 202,619 | 48,452 | 251,071 | 28,097,646 | 20,775,227 | 91,675 | 75,345 | 27,944 | None | 31 |
| 32 | Lumbermen's Underwriting Alliance | 240,630 | 75,632 | 316,262 | 18,287,323 | 12,461,688 | 187,507 | 187,507 | None | None | 32 |
| 33 | Manufacturing Lumbermen's | 193,695 | 76,570 | 270,265 | 13,421,474 | 10,076,746 | 58,675 | 63,675 | None | None | 33 |
| 34 | Manufacturing Woodworkers | 74,156 | 4,664 | 78,820 | 5,468,225 | 4,854,900 | 46,585 | 46,456 | 129 | None | 34 |
| 35 | Mechanics and Traders | 36,611 | 25,764 | 62,375 | 1,834,628 | 1,261,498 | 6,032 | 3,576 | 2,455 | None | 35 |
| 36 | Merchants Fire | 107,966 | 20,778 | 128,744 | 13,801,450 | 12,442,383 | 58,551 | 46,416 | 17,237 | None | 36 |
| 37 | Millers National | 40,037 | 12,464 | 52,501 | 3,738,425 | 3,379,672 | 24,676 | 45,851 | 102 | 2,650 | 37 |
| 38 | Minnesota Implement | 1,168 | 259 | 1,427 | 91,801 | 85,401 | 93 | 93 | None | None | 38 |
| 39 | National-Ben Franklin | 173,030 | 30,312 | 203,342 | 16,857,179 | 22,024,841 | 53,975 | 56,925 | 1,592 | None | 39 |
| 40 | National Fire of Hartford | 774,726 | 254,297 | 1,029,023 | 78,290,957 | 75,592,830 | 434,604 | 395,687 | 48,515 | None | 40 |
| 41 | National Liberty | 856 | 186 | 1,042 | 169,600 | 156,600 | 2,000 | None | 2,000 | None | 41 |
| 42 | National Union | 290,804 | 81,217 | 372,021 | 34,497,883 | 27,148,446 | 139,898 | 115,746 | 40,462 | None | 42 |
| 43 | La Nationale | 626,080 | 91,547 | 717,627 | 66,622,743 | 70,690,675 | 285,900 | 260,120 | 40,159 | 4,000 | 43 |
| 44 | Newark | 115,608 | 93,490 | 209,098 | 18,009,618 | 10,128,740 | 41,627 | 38,599 | 8,213 | None | 44 |
| 45 | New Hampshire | 90,235 | 54,771 | 145,006 | 12,352,243 | 7,146,529 | 51,693 | 50,764 | 10,613 | None | 45 |
| 46 | New Jersey | 84,438 | 25,839 | 110,277 | 10,816,996 | 8,886,547 | 18,864 | 17,262 | 2,217 | None | 46 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 47 | Niagara | 363,333 | 226,764 | 590,097 | 59,667,196 | 37,921,996 | 158,092 | 155,826 | 24,203 | 9,867 | 47 |
| 48 | Northwestern Mutual | 108,027 | 5,907 | 113,934 | 7,063,501 | 6,955,043 | 41,121 | 15,821 | 22,503 | None | 48 |
| 49 | Northwestern National | 312,456 | 40,929 | 353,385 | 28,830,756 | 37,115,794 | 105,170 | 103,624 | 5,042 | None | 49 |
| 50 | Phœnix of Paris | 204,764 | 119,504 | 324,268 | 33,460,789 | 26,664,137 | 87,530 | 80,391 | 11,836 | 2,260 | 50 |
| 51 | Phœnix of Hartford | 468,319 | 351,088 | 819,407 | 79,462,852 | 59,285,489 | 160,545 | 161,423 | 21,611 | 1,638 | 51 |
| 52 | Providence Washington | 267,040 | 87,298 | 354,338 | 30,524,362 | 27,908,235 | 180,559 | 158,263 | 38,446 | 1,500 | 52 |
| 53 | Queen of America | 806,787 | 184,052 | 990,839 | 84,735,256 | 99,072,651 | 328,443 | 308,698 | 57,593 | 10,000 | 53 |
| 54 | Retail Hardware | 1,168 | 259 | 1,427 | 91,801 | 85,401 | 93 | 93 | None | None | 54 |
| 55 | St. Paul Fire & Marine | 429,363 | 188,642 | 618,005 | 68,475,092 | 49,998,507 | 162,899 | 167,945 | 27,782 | None | 55 |
| 56 | Springfield Fire and Marine | 451,810 | 269,731 | 721,541 | 75,975,336 | 55,316,423 | 259,642 | 214,629 | 68,183 | None | 56 |
| 57 | Sterling | None | None | None | 385,410 | 376,610 | None | None | None | None | 57 |
| 58 | Stuyvesant | 111,869 | 35,786 | 147,655 | 12,740,267 | 10,578,784 | 45,412 | 40,762 | 12,506 | None | 58 |
| 59 | Tokio | 7,629 | 482 | 8,111 | 2,883,467 | 2,386,317 | 5,999 | 499 | 5,500 | None | 59 |
| 60 | L'Union of Paris | 332,613 | 65,250 | 397,869 | 40,142,426 | 25,572,666 | 171,901 | 161,734 | 16,657 | 3,240 | 60 |
| 61 | United States Fire | 173,940 | 41,688 | 215,628 | 25,742,342 | 19,554,358 | 60,956 | 15,359 | 17,427 | None | 61 |
| 62 | Vulcan | 97,918 | 38,159 | 136,077 | 15,149,069 | 7,481,856 | 38,592 | 36,217 | 13,455 | None | 62 |
| 63 | Westchester | 285,597 | 163,402 | 448,999 | 43,057,353 | 26,631,183 | 109,330 | 102,299 | 29,098 | 1,746 | 63 |
| | Totals for 1920 | 17,191,830 | 6,359,803 | 23,551,633 | 2,298,504,593 | 1,862,206,213 | 8,457,300 | 7,751,902 | 1,693,939 | 63,781 | |
| | Totals for 1919 | 13,237,765 | 4,919,856 | 18,157,615 | 1,820,194,324 | 1,488,948,412 | 5,474,889 | 5,555,268 | 1,038,709 | 72,877 | |

## RECAPITULATION.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 8,603,456 | 7,753,754 | 15,756,210 | 1,560,412,316 | 1,101,953,061 | 3,274,484 | 3,198,302 | 471,579 | 27,508 |
| British Companies | 25,332,651 | 6,064,695 | 31,397,346 | 2,991,753,701 | 3,005,713,004 | 11,229,301 | 10,985,183 | 1,635,897 | 166,565 |
| Foreign Companies | 17,191,830 | 6,359,803 | 23,551,633 | 2,298,504,593 | 1,862,206,213 | 8,457,300 | 7,751,902 | 1,693,939 | 63,781 |
| Totals for 1920 | 50,527,937 | 20,177,252 | 70,705,189 | 6,790,670,610 | 5,969,872,278 | 22,961,085 | 21,935,387 | 3,801,415 | 257,854 |
| Totals for 1919 | 40,031,474 | 15,412,242 | 55,443,716 | 5,423,569,961 | 4,923,024,381 | 16,775,373 | 16,679,355 | 2,645,871 | 518,633 |

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

| | Premiums Received. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1889. | Total. |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 113,833 | 114,377 | 135,852 | 174,047 | 191,035 | 194,077 | 184,799 | 146,532 | 174,892 | 174,006 | 166,401 | 186,895 | 1,956,746 |
| Canada Agricultural | ..... | ..... | ..... | ..... | ..... | 109,892 | 131,639 | 115,897 | 97,468 | ..... | ..... | ..... | 454,896 |
| Canada Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 94,788 | 133,625 | 118,055 | 141,378 | 167,609 | 655,455 |
| Citizens | ..... | ..... | ..... | ..... | ..... | ..... | 129,893 | 244,303 | 136,653 | 91,971 | 89,718 | 87,041 | 779,639 |
| Dominion | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 27,175 | 58,308 | 70,388 | 155,871 |
| *London Mutual Fire | 60,702 | 71,135 | 78,072 | 62,807 | 73,614 | 74,377 | 60,333 | 80,448 | 96,130 | 88,441 | 92,987 | 106,602 | 945,654 |
| National Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 86,098 | 93,312 | 60,070 | 44,046 | ..... | 284,026 |
| Ottawa Agricultural | ..... | ..... | ..... | ..... | ..... | ..... | 7,047 | 64,882 | 86,174 | 35,858 | ..... | ..... | 194,861 |
| Provincial | 99,913 | 97,633 | 171,514 | 161,158 | 190,857 | 244,331 | 217,213 | 179,236 | 72,495 | ..... | ..... | ..... | 1,434,350 |
| Quebec | 72,234 | 72,725 | 73,602 | 77,508 | 75,169 | 79,453 | 86,424 | 82,203 | 80,042 | 66,012 | 60,000 | 62,559 | 888,531 |
| Royal Canadian | ..... | ..... | ..... | ..... | ..... | 392,434 | 312,951 | 260,678 | 196,014 | 146,773 | 116,754 | 128,298 | 1,553,902 |
| †Sovereign | ..... | ..... | 20,680 | 59,121 | 55,623 | 83,250 | 80,091 | 92,656 | 95,117 | 82,819 | 63,695 | ‡107,879 | 740,931 |
| Stadacona | ..... | ..... | ..... | ..... | ..... | 21,918 | 183,009 | 201,429 | 84,132 | ..... | ..... | ..... | 490,488 |
| Western | 154,680 | 180,730 | 227,698 | 262,206 | 256,598 | 254,049 | 252,355 | 232,431 | 276,395 | 270,716 | 268,935 | 272,758 | 2,909,551 |
| | 501,362 | 536,600 | 707,418 | 796,847 | 842,896 | 1,453,781 | 1,646,654 | 1,881,041 | 1,622,955 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| *British Companies.* | | | | | | | | | | | | | |
| Commercial Union | 81,890 | 86,371 | 80,162 | 57,329 | 29,782 | 84,066 | 127,253 | 133,695 | 174,249 | 195,590 | 190,264 | 231,607 | 1,472,258 |
| Guardian | 3,156 | 8,780 | 17,392 | 32,947 | 54,387 | 51,225 | 50,905 | 42,717 | 54,433 | 51,813 | 50,253 | 62,745 | 480,753 |
| Imperial | 64,522 | 82,004 | 85,915 | 102,750 | 134,710 | 134,794 | 126,945 | 121,548 | 153,012 | 156,988 | 149,449 | 156,461 | 1,469,098 |
| Lancashire | 40,487 | 34,615 | 33,561 | 43,967 | 66,733 | 43,097 | 71,455 | 101,116 | 142,109 | 161,828 | 161,064 | 184,145 | 1,084,177 |
| Liverpool and London and Globe | 286,398 | 273,303 | 263,696 | 260,262 | 258,632 | 219,948 | 138,480 | 106,771 | 129,083 | 148,024 | 157,617 | 155,880 | 2,398,094 |
| London and Lancashire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 9,448 | 9,448 |
| London Assurance | 55,931 | 56,496 | 63,330 | 67,385 | 79,368 | 60,086 | 47,450 | 45,893 | 74,425 | 61,272 | 51,095 | 52,454 | 715,185 |
| North British | 141,822 | 168,500 | 203,724 | 235,290 | 309,234 | 322,516 | 292,563 | 265,910 | 288,943 | 282,475 | 262,508 | 253,871 | 3,027,356 |
| Northern | 18,115 | 25,252 | 50,682 | 69,905 | 72,359 | 76,397 | 60,830 | 59,737 | 68,799 | 76,040 | 68,628 | 75,175 | 721,919 |
| Norwich Union | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 20,507 | 20,507 |
| Phœnix of London | 86,081 | 82,643 | 80,133 | 108,215 | 158,403 | 188,503 | 162,030 | 151,223 | 157,844 | 171,410 | 150,898 | 162,339 | 1,659,722 |
| Queen | 94,048 | 106,616 | 122,609 | 150,530 | 179,562 | 163,329 | 160,594 | 153,273 | 198,087 | 193,664 | 182,042 | 195,069 | 1,899,423 |
| Royal | 241,683 | 238,451 | 262,509 | 315,848 | 371,045 | 405,501 | 361,514 | 323,450 | 360,015 | 359,006 | 343,317 | 417,150 | 4,000,389 |
| Scottish Commercial | ..... | ..... | ..... | ..... | ..... | ..... | 37,446 | 46,774 | 76,932 | 82,240 | 80,516 | 19,513 | 343,421 |
| Scottish Imperial | 4,878 | 22,367 | 36,133 | 55,192 | 59,050 | 60,011 | 46,250 | 45,303 | 48,389 | 54,590 | 51,503 | 52,044 | 535,710 |
| | 1,119,011 | 1,185,398 | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,048,408 | 19,837,460 |

| *Foreign Companies.* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Ætna | 107,635 | 114,121 | 153,751 | 177,943 | 183,929 | 168,147 | 152,835 | 130,658 | 118,640 | 118,901 | 110,533 | 103,175 | 1,640,268 |
| Agricultural of Watertown | ..... | 5,431 | 68,361 | 73,613 | 64,641 | ..... | ..... | ..... | ..... | ..... | ‡ 27,279 | 47,290 | 286,615 |
| Andes | ..... | ..... | 31,431 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 31,431 |
| Hartford | 57,531 | 75,229 | 60,909 | 80,687 | 103,685 | 90,902 | 96,054 | 78,207 | 83,332 | 86,618 | 80,184 | 83,191 | 976,529 |
| Home | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Phenix, of Brooklyn | ..... | ..... | ..... | ..... | ..... | ..... | 15,506 | 20,090 | 11,858 | 6,075 | 7,516 | 7,484 | 68,529 |
| | 165,166 | 194,781 | 314,452 | 332,243 | 352,255 | 259,049 | 264,395 | 228,955 | 213,830 | 211,594 | 225,512 | 241,140 | 3,003,372 |

RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 501,362 | 536,600 | 707,418 | 796,847 | 842,896 | 1,453,781 | 1,646,654 | 1,881,641 | 1,622,955 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| British Companies | 1,119,011 | 1,185,398 | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,048,408 | 19,837,460 |
| Foreign Companies | 165,166 | 194,781 | 314,452 | 332,243 | 352,255 | 259,049 | 264,395 | 228,955 | 213,830 | 211,594 | 225,512 | 241,140 | 3,003,372 |
| Grand totals | 1,785,539 | 1,916,779 | 2,321,716 | 2,628,710 | 2,968,416 | 3,522,303 | 3,594,764 | 3,708,006 | 3,764,005 | 3,368,430 | 3,227,488 | 3,479,577 | 36,285,733 |

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡ This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

| | Premiums Received. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Totals for 1869 to 1880. | 1881. | 1882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890 | 1891. | Totals from 1869 to 1891. |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 1,956,746 | 146,386 | 127,951 | 121,071 | 152,920 | 197,317 | 207,629 | 211,585 | 197,723 | 203,489 | 204,476 | 196,812 | 3,924,105 |
| Canada Agricultural | 454,896 | | | | | | | | | | | | 454,896 |
| Canada Fire | 655,455 | 192,894 | 32,984 | | | | | | | | | | 881,333 |
| Citizens | 779,639 | 100,873 | 137,941 | 181,393 | 228,265 | 195,181 | 203,269 | 206,340 | 203,727 | 205,308 | 187,409 | 205,281 | 2,834,626 |
| Dominion | 155,871 | 34,371 | | | | | | | | | | | 190,242 |
| Eastern | | | | | | | | | | 27,938 | 99,777 | 119,364 | 247,079 |
| *London Mutual Fire | 945,654 | 122,189 | 104,893 | 110,830 | 118,246 | 124,324 | 111,148 | 118,618 | 129,882 | 131,696 | 131,881 | 128,367 | 2,277,728 |
| National Fire | 284,026 | | | | | | | | | | | | 284,026 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 888,531 | 49,287 | 49,867 | 64,434 | 66,720 | 77,029 | 85,390 | 84,670 | 87,955 | 96,908 | 113,095 | 111,642 | 1,775,528 |
| Royal Canadian | 1,553,902 | 154,585 | 164,622 | 193,021 | 243,729 | 183,124 | 169,178 | 162,212 | 171,846 | 175,017 | 178,056 | 184,118 | 3,533,410 |
| †Sovereign | 740,931 | 123,476 | 102,554 | 88,443 | | | | | | | | | 1,055,404 |
| Stadacona | 490,488 | | | | | | | | | | | | 490,488 |
| Western | 2,909,551 | 282,409 | 312,621 | 332,609 | 330,548 | 330,904 | 331,096 | 338,010 | 340,858 | 333,592 | 335,190 | 333,152 | 6,510,540 |
| | 13,444,901 | 1,206,470 | 1,033,433 | 1,091,801 | 1,140,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,088,616 |
| *British Companies.* | | | | | | | | | | | | | |
| Atlas | | | | | | | | 32,969 | 45,895 | 55,945 | 63,701 | 58,162 | 256,672 |
| Caledonian | | | | 71,047 | 90,947 | 88,281 | 92,531 | 105,539 | 106,886 | 107,905 | 103,689 | 100,936 | 867,761 |
| City of London | | | 127,100 | 149,665 | 171,502 | 170,338 | 170,317 | 160,215 | 153,789 | 143,490 | 140,758 | 144,256 | 1,531,430 |
| Commercial Union | 1,472,258 | 277,885 | 307,967 | 294,508 | 312,381 | 302,935 | 299,911 | 285,071 | 286,903 | 305,678 | 318,697 | 359,153 | 4,823,347 |
| Employers' Liability | | | | | | | | 45,199 | 48,748 | 54,574 | 61,730 | 68,352 | 278,603 |
| Fire Insurance Association | | 43,296 | 110,989 | 109,316 | 134,109 | 126,497 | 147,145 | 127,419 | 117,721 | 109,642 | 113,900 | 103,367 | 1,243,401 |
| Glasgow and London | | | | | ‡128,261 | 161,630 | 205,251 | 304,578 | 319,829 | 311,610 | 188,574 | | 1,619,733 |
| Guardian | 480,753 | 64,915 | 71,095 | 97,785 | 143,518 | 150,313 | 150,430 | 162,569 | 179,807 | 194,448 | 195,007 | 180,565 | 2,071,205 |
| Imperial | 1,469,098 | 170,486 | 179,520 | 199,062 | 205,142 | 185,778 | 182,141 | 195,650 | 213,440 | 218,135 | 211,895 | 206,524 | 3,636,871 |
| Lancashire | 1,084,177 | 197,980 | 208,539 | 210,159 | 226,468 | 208,454 | 194,767 | 192,695 | 212,992 | 223,197 | 253,229 | 254,233 | 3,466,890 |
| Liverpool and London and Globe | 2,398,094 | 157,565 | 161,962 | 195,602 | 213,133 | 207,436 | 224,050 | 232,994 | 253,446 | 257,022 | 279,594 | 287,909 | 4,868,807 |
| London and Lancashire | 9,448 | 30,964 | 105,197 | 95,299 | 93,115 | 89,974 | 93,042 | 102,841 | 123,183 | 153,148 | 167,692 | 172,204 | 1,236,107 |
| London Assurance | 715,185 | 62,402 | 66,576 | 76,959 | 63,415 | 60,932 | 65,956 | 72,312 | 75,883 | 72,673 | 87,537 | 90,564 | 1,510,394 |
| Manchester | | | | | | | | | | | 53,067 | 96,309 | 149,376 |
| National of Ireland | | | | 32,528 | 45,969 | 54,082 | 71,432 | 73,840 | 73,413 | 77,053 | 75,138 | 74,116 | 577,571 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| North British | 3,027,356 | 271,375 | 273,516 | 293,579 | 323,171 | 308,392 | 303,808 | 304,199 | 312,663 | 307,680 | 313,247 | 338,018 | 6,377,004 |
| Northern | 721,919 | 95,525 | 132,259 | 169,577 | 193,755 | 181,260 | 146,406 | 154,105 | 170,111 | 170,604 | 179,523 | 174,564 | 2,489,608 |
| Norwich Union | 20,507 | 52,901 | 73,067 | 90,770 | 92,451 | 90,185 | 88,683 | 86,664 | 89,800 | 89,334 | 93,026 | 101,378 | 968,766 |
| Phœnix of London | 1,659,722 | 178,497 | 204,138 | 203,548 | 225,510 | 208,022 | 194,942 | 219,891 | 206,427 | 216,422 | 228,449 | 226,643 | 3,972,211 |
| Queen | 1,899,423 | 194,162 | 207,111 | 216,314 | 226,932 | 222,647 | 210,447 | 213,406 | 228,850 | 253,175 | 262,485 | 219,742 | 4,354,694 |
| Royal | 4,000,389 | 503,233 | 569,481 | 609,973 | 531,307 | 498,738 | 508,612 | 521,141 | 523,580 | 534,299 | 552,723 | 536,126 | 9,889,602 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 535,710 | 52,072 | 72,314 | 12,759 | | | | | | | | | 672,855 |
| Scottish Union and National | | | 37,627 | 50,400 | 51,033 | 60,507 | 79,141 | 100,695 | 115,916 | 114,598 | 123,755 | 134,247 | 867,919 |
| Union Assurance Society | | | | | | | | | | | 4,717 | 77,941 | 82,658 |
| United Fire | | | | | | | | | | | | 183,862 | 183,862 |
| | 19,837,460 | 2,353,258 | 2,908,458 | 3,178,850 | 3,472,119 | 3,376,401 | 3,429,012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| *Foreign Companies.* | | | | | | | | | | | | | |
| Ætna | 1,640,268 | 107,571 | 105,571 | 114,615 | 114,885 | 107,688 | 103,382 | 124,413 | 129,986 | 120,290 | 125,767 | 133,832 | 2,928,268 |
| Agricultural of Watertown | 286,615 | 57,361 | 51,885 | 70,457 | 74,840 | 70,393 | 78,389 | 79,570 | 75,134 | 79,249 | 77,541 | 77,753 | 1,079,187 |
| Andes | 31,431 | | | | | | | | | | | | 31,431 |
| Connecticut | | | | | | | 23,321 | 34,344 | 42,515 | 41,952 | 36,791 | 36,638 | 215,561 |
| Hartford | 976,529 | 87,616 | 103,355 | 131,133 | 135,369 | 131,177 | 124,597 | 127,371 | 128,510 | 128,235 | 128,684 | 149,422 | 2,351,998 |
| Home | | | | | | | | | | | | | |
| Insurance Co. of North America | | | | | | | | | | 2,904 | 26,773 | 46,150 | 75,827 |
| Phenix of Brooklyn | 68,529 | 14,840 | 27,004 | 37,885 | 42,487 | 58,922 | 65,924 | 63,377 | 69,845 | 70,806 | 72,552 | 84,310 | 676,481 |
| Phœnix of Hartford | | | | | | | | | | | 45,946 | 129,904 | 175,850 |
| Queen of America | | | | | | | | | | | | 42,800 | 42,800 |
| | 3,003,372 | 267,388 | 287,815 | 354,090 | 367,581 | 368,180 | 395,613 | 429,075 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 13,444,901 | 1,206,470 | 1,033,433 | 1,091,801 | 1,140,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,088,616 |
| British Companies | 19,837,460 | 2,353,258 | 2,908,458 | 3,178,850 | 3,472,119 | 3,376,401 | 3,429,012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| Foreign Companies | 3,003,372 | 267,388 | 287,815 | 354,090 | 367,581 | 368,180 | 395,613 | 429,075 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |
| Grand totals | 36,285,733 | 3,827,116 | 4,229,706 | 4,624,741 | 4,980,128 | 4,852,460 | 4,932,335 | 5,244,502 | 5,437,263 | 5,588,016 | 5,836,071 | 6,168,716 | 92,006,787 |

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk.
‡ Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

| — | Totals, for 1869 to 1891. | Premiums Received. | | | | | | | | | | | Total for 1869 to 1902. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1892. | 1893. | 1894. | 1895. | 1896. | 1897. | 1898. | 1899. | 1900. | 1901. | 1902. | |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Anglo-American | | | | | | | | | | 91,925 | 157,846 | 224,463 | 474,234 |
| British America | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 288,119 | 296,273 | 302,255 | 347,188 | 235,868 | 350,233 | 414,847 | 7,030,070 |
| Canada Agricultural | 454,896 | | | | | | | | | | | | 454,896 |
| Canada Fire | 881,333 | | | | | | | | | | | | 881,333 |
| Canadian Fire | | | | | | | 42,376 | 56,508 | 79,662 | 112,412 | 134,572 | 162,676 | 588,206 |
| Citizens | 2,834,626 | 22,335 | | | | | | | | | | | 2,856,961 |
| Dominion | 190,242 | | | | | | | | | | | | 190,242 |
| Eastern | 247,079 | 190,663 | 264,511 | 164,115 | 27,826 | | | | | | | | 894,194 |
| Equity Fire | | | | | | | | | | | 92,536 | 127,665 | 220,201 |
| *London Mutual Fire | 2,277,728 | 128,513 | 122,772 | 155,762 | 184,519 | 171,331 | 183,394 | 210,304 | 197,778 | 210,694 | 250,290 | 333,306 | 4,426,391 |
| Mercantile | | 98,585 | 129,379 | 161,649 | 153,365 | 107,568 | 69,671 | 71,789 | 69,698 | 76,378 | 93,260 | 79,142 | 1,110,484 |
| National Fire | 284,026 | | | | | | | | | | | | 284,026 |
| Ottawa Fire | | | | | | | | | | 117,386 | 130,532 | 140,285 | 388,203 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 1,775,528 | 111,578 | 90,631 | 86,522 | 90,259 | 98,792 | 86,359 | 105,512 | 99,309 | 87,494 | 90,570 | 91,114 | 2,813,668 |
| Royal Canadian | 3,533,410 | 4,613 | | | | | | | | | | | 3,538,023 |
| †Sovereign | 1,055,404 | | | | | | | | | | | | 1,055,404 |
| Stadacona | 490,488 | | | | | | | | | | | | 490,488 |
| Victoria-Montreal | | | | | | | | | 41,853 | 37,474 | | | 79,327 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 396,045 | 343,143 | 375,559 | 348,251 | 329,120 | 427,571 | 482,295 | 10,603,003 |
| | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,021,216 | 1,121,927 | 1,183,739 | 1,298,751 | 1,727,410 | 2,055,793 | 40,008,565 |
| *British Companies.* | | | | | | | | | | | | | |
| **Albion Fire Ins.Ass'n. | 1,243,401 | 105,216 | 119,693 | | | | | | | | | | 1,468,310 |
| Alliance | | 172,368 | 203,641 | 175,016 | 169,589 | 155,115 | 181,141 | 187,036 | 184,326 | 150,786 | 165,469 | 147,381 | 1,831,868 |
| Atlas | 256,672 | 92,890 | 100,301 | 115,078 | 128,282 | 131,701 | 139,859 | 144,123 | 150,159 | 160,024 | 248,678 | 284,796 | 1,952,563 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 158,810 | 161,718 | 171,777 | 209,222 | 218,202 | 245,705 | 260,582 | 2,843,082 |
| City of London | 1,531,430 | 56,824 | | | | | | | | | | | 1,588,254 |
| Commercial Union | 4,823,347 | 357,747 | 364,276 | 385,647 | 373,555 | 362,375 | 352,964 | 342,317 | 343,388 | 372,261 | 424,009 | 442,169 | 8,944,055 |
| Employers' Liability | 278,603 | 76,958 | 9,128 | | | | | | | | | | 364,689 |
| ‡Glasgow and London | 1,619,733 | | | | | | | | | | | | 1,619,733 |
| Guardian | 2,071,205 | 236,617 | 294,310 | 287,175 | 290,007 | 322,355 | 313,722 | 300,025 | 320,833 | 322,218 | 395,463 | 445,608 | 5,599,538 |
| Imperial | 3,636,871 | 201,177 | 189,962 | 186,055 | 186,812 | 200,828 | 214,030 | 235,373 | 275,460 | 293,722 | 306,499 | 159,007 | 6,085,796 |
| Lancashire | 3,466,890 | 285,920 | 259,563 | 260,854 | 278,705 | 275,227 | 287,045 | 307,238 | 327,886 | 329,015 | 132,030 | 471 | 6,210,844 |
| ††Law Union and Rock | | | | | | | | | 26,859 | 50,430 | 63,830 | 66,177 | 207,296 |
| Liverpool and London and Globe | 4,868,807 | 312,472 | 323,872 | 330,175 | 353,996 | 353,541 | 352,228 | 343,981 | 349,264 | 369,966 | 399,352 | 417,774 | 8,775,428 |
| London and Lancashire | 1,236,107 | 190,308 | 194,053 | 170,472 | 181,436 | 195,260 | 214,128 | 209,023 | 207,095 | 220,607 | 251,142 | 259,033 | 3,528,664 |
| London Assurance | 1,510,394 | 104,206 | 107,918 | 118,754 | 121,333 | 134,996 | 128,400 | 131,713 | 131,420 | 116,182 | 134,952 | 135,187 | 2,875,455 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Manchester | 149,370 | 121,229 | 118,940 | 190,006 | 171,291 | 186,969 | 195,416 | 198,857 | 219,727 | 223,674 | 220,291 | 191,950 | 2,187,726 |
| National of Ireland | 577,571 | 90,476 | 100,301 | 115,078 | 128,282 | 131,701 | 139,859 | 144,123 | 150,159 | 160,024 | 229,536 | 268,000 | 2,235,110 |
| North British | 6,377,004 | 380,393 | 383,663 | 396,615 | 392,021 | 462,927 | 431,093 | 431,314 | 450,855 | 448,853 | 505,536 | 569,743 | 11,230,017 |
| Northern | 2,489,608 | 170,128 | 172,523 | 161,571 | 181,064 | 192,090 | 197,622 | 224,111 | 258,008 | 266,345 | 326,194 | 360,501 | 4,999,765 |
| Norwich Union | 968,766 | 118,399 | 142,281 | 137,557 | 187,824 | 213,605 | 270,584 | 270,860 | 279,969 | 293,292 | 347,145 | 396,957 | 3,627,239 |
| Phœnix of London | 3,972,211 | 250,285 | 260,576 | 260,506 | 304,805 | 319,317 | 362,427 | 403,622 | 502,604 | 538,801 | 594,203 | 705,756 | 8,475,113 |
| Queen | 4,354,694 | | | | | | | | | | | | 4,354,694 |
| Royal | 9,889,602 | 567,387 | 594,631 | 568,972 | 604,234 | 616,175 | 600,107 | 583,260 | 613,666 | 639,260 | 814,149 | 981,856 | 17,073,299 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 672,855 | | | | | | | | | | | | 672,855 |
| Scottish Union and National | 867,919 | 137,817 | 134,593 | 119,941 | 144,043 | 172,975 | 169,962 | 170,765 | 185,417 | 209,101 | 326,909 | 311,874 | 2,951,316 |
| Sun Insurance Office | | 37,131 | 93,809 | 127,494 | 164,509 | 175,496 | 181,170 | 175,809 | 177,679 | 178,670 | 222,504 | 247,225 | 1,781,496 |
| Union Assurance Co | 82,658 | 104,398 | 135,047 | 192,300 | 213,306 | 244,584 | 271,727 | 248,018 | 288,232 | 284,587 | 301,851 | 294,872 | 2,661,580 |
| United Fire | 183,862 | 173,044 | 187,094 | 156,450 | 18,027 | | | | | | | | 718,477 |
| | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,750,290 | 5,006,047 | 5,165,202 | 5,223,345 | 5,652,228 | 5,846,020 | 6,595,447 | 6,946,919 | 117,207,683 |
| *Foreign Companies.* | | | | | | | | | | | | | |
| Ætna | 2,928,268 | 139,084 | 143,836 | 138,191 | 137,268 | 141,215 | 163,847 | 167,998 | 175,643 | 176,236 | 190,952 | 209,001 | 4,711,539 |
| Agric. of Watertown | 1,079,187 | 61,923 | 51,585 | 43,930 | 35,188 | 33,229 | 4,058 | | | | | | 1,309,100 |
| American Fire | | | | | | | | | 33,216 | 42,818 | −3,709 | | 72,325 |
| Andes | 31,431 | | | | | | | | | | | | 31,431 |
| Connecticut | 215,561 | 33,054 | 32,509 | 32,811 | 38,633 | 41,253 | 44,657 | 51,129 | 57,215 | 61,993 | 53,173 | 59,090 | 721,078 |
| Hartford | 2,351,998 | 144,483 | 138,504 | 144,480 | 156,537 | 157,980 | 162,970 | 178,307 | 185,804 | 207,015 | 230,284 | 223,802 | 4,282,164 |
| Home, New Haven | | | | | | | | | | | | | |
| Home, New York | | | | | | | | | | | | 82,277 | 82,277 |
| Ins. Co. of North America | 75,827 | 54,885 | 66,321 | 82,919 | 94,007 | 101,243 | 103,108 | 114,345 | 122,925 | 141,451 | 167,107 | 181,620 | 1,305,758 |
| Phœnix of Brooklyn | 676,481 | 88,426 | 89,314 | 89,542 | 100,185 | 91,809 | 59,922 | 75,132 | 77,288 | 120,384 | 147,379 | 178,036 | 1,793,898 |
| Phœnix of Hartford | 175,850 | 211,876 | 238,319 | 192,951 | 197,867 | 155,162 | 149,928 | 127,584 | 119,606 | 124,755 | 126,764 | 139,791 | 1,960,453 |
| Queen of America | 42,800 | 271,081 | 272,214 | 275,504 | 282,281 | 286,057 | 282,753 | 290,364 | 302,828 | 312,525 | 415,541 | 500,755 | 3,534,703 |
| | 7,577,403 | 1,004,812 | 1,032,602 | 1,000,328 | 1,041,966 | 1,007,948 | 971,243 | 1,004,859 | 1,074,525 | 1,187,177 | 1,327,491 | 1,574,372 | 19,804,726 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,021,216 | 1,121,927 | 1,183,739 | 1,298,751 | 1,727,410 | 2,055,793 | 40,008,565 |
| British Companies | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,750,290 | 5,006,047 | 5,165,202 | 5,223,345 | 5,652,228 | 5,846,020 | 6,595,447 | 6,946,919 | 117,207,683 |
| Foreign Companies | 7,577,403 | 1,004,812 | 1,032,602 | 1,000,328 | 1,041,966 | 1,007,948 | 971,243 | 1,004,859 | 1,074,525 | 1,187,177 | 1,327,491 | 1,574,372 | 19,804,726 |
| Grand totals | 92,006,787 | 6,512,327 | 6,793,595 | 6,711,369 | 6,943,382 | 7,075,850 | 7,157,661 | 7,350,131 | 7,910,492 | 8,331,948 | 9,650,348 | 10,577,084 | 177,020,974 |

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
** Formerly the Fire Insurance Association. ‡‡ Formerly the Law Union and Crown.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive.

| Companies. | Totals for 1869 to 1902. | Premiums received. | | | | | | | | | | | Totals from 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *Canadian.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | ..... | ..... | ..... | 46,136 | 76,859 | 85,324 | 84,584 | 142,956 | 155,086 | 125,526 | 110,673 | 144,172 | 971,316 |
| Anglo-American | 474,234 | 271,787 | 284,863 | 286,564 | 264,515 | 266,824 | 270,407 | 242,605 | 221,140 | 218,962 | 180,441 | 202,743 | 3,185,085 |
| Beaver Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | None. |
| British America | 7,030,070 | 424,684 | 532,271 | 470,969 | 513,127 | 576,277 | 473,921 | 401,504 | 363,565 | 550,718 | 421,097 | 482,282 | 12,240,485 |
| British Colonial | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 12,615 | 33,796 | 46,411 |
| British North-western | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 29,439 | 53,481 | 82,920 |
| Canada Agric | 454,896 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 454,896 |
| Canada Fire | 881,333 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 881,333 |
| Canada National | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 24,898 | 121,142 | 131,416 | 277,456 |
| Canadian Fire | 588,206 | 180,485 | 205,087 | 218,917 | 241,438 | 248,726 | 227,003 | 240,633 | 262,048 | 281,695 | 301,017 | 292,204 | 3,287,459 |
| Central Canada Manufacturers | ..... | ..... | ..... | ..... | ..... | 3,852 | 23,269 | 29,674 | 50,651 | 55,615 | 50,222 | 56,085 | 269,368 |
| Citizens | 2,856,961 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,856,961 |
| Dominion | 190,242 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 190,242 |
| Dominion Fire | ..... | ..... | ..... | ..... | ..... | 79,698 | 177,746 | 199,976 | 202,390 | 277,751 | 255,742 | 264,599 | 1,457,902 |
| Eastern | 894,194 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 894,194 |
| Eastern Canada Manufacturers | ..... | ..... | ..... | ..... | ..... | 3,852 | 23,269 | 29,674 | 15,348 | ..... | ..... | ..... | 72,143 |
| Equity Fire | 220,201 | 135,900 | 151,142 | 182,851 | 199,876 | 208,423 | 205,658 | 154,570 | 254,394 | 242,859 | 175,830 | 160,747 | 2,292,451 |
| Factories Insurance Co | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 112,043 | 211,025 | 151,976 | 110,467 | 585,511 |
| Hudson Bay Insurance | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 75,689 | 129,053 | 145,579 | 111,005 | 461,326 |
| Imperial Underwriters | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 56,512 | 56,512 |
| Liverpool-Manitoba | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 358,896 | 397,834 | 756,730 |
| *London Mutual Fire | 4,426,391 | 392,062 | 430,190 | 458,212 | 426,825 | 382,799 | 433,080 | 389,419 | 425,250 | 353,881 | 423,151 | 478,306 | 9,019,566 |
| Manitoba Assurance | ..... | ..... | ..... | 99,219 | 125,293 | 150,164 | 126,691 | 161,500 | 298,068 | 333,578 | ..... | ..... | 1,294,513 |
| Mercantile Fire | 1,110,484 | 80,009 | 92,760 | 96,861 | 121,277 | 158,699 | 164,690 | 172,111 | 195,668 | 186,782 | 213,508 | 241,393 | 2,834,242 |
| Montreal-Canada | ..... | ..... | 127,386 | 231,025 | 324,803 | 267,106 | 214,847 | 199,825 | 180,665 | 174,738 | 136,535 | 146,959 | 2,003,889 |
| Mount Royal | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 201,550 | 239,468 | 441,018 |
| National Fire | 284,026 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 284,026 |
| North Empire Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 8,154 | 26,842 | 61,182 | 81,485 | 105,814 | 283,477 |
| North West Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 84,150 | 115,078 | 199,228 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Nova Scotia Fire | | | | 32,857 | 35,481 | 51,129 | 65,224 | 79,293 | 108,465 | 137,949 | 168,651 | −61,910 | 617,139 |
| Occidental Fire | | | | | | | | 68,386 | 90,410 | 102,455 | 152,164 | 158,378 | 571,793 |
| Ontario Fire | | | | | | 245,354 | 227,320 | 165,571 | 174,891 | 180,976 | 179,616 | 100,518 | 1,274,246 |
| Ottawa Assurance | 388,203 | 190,351 | 161,041 | 175,239 | 187,662 | 3,866 | 37,290 | 27,492 | 10,772 | 20,366 | −3,513 | | 1,198,769 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Pacific Coast Fire | | | | | | | 30,294 | 40,985 | 53,571 | 64,802 | 99,441 | 66,826 | 361,919 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 2,813,668 | 93,964 | 119,631 | 126,742 | 124,079 | 149,138 | 159,117 | 174,658 | 198,305 | 190,816 | 216,762 | 229,960 | 4,596,840 |
| Richmond and Drummond | | | | | 38,629 | 92,539 | 102,893 | 94,212 | −20,418 | | | | 307,855 |
| Rimouski | | | | | | 214,941 | 247,625 | 332,250 | 306,684 | 331,161 | 310,998 | 199,770 | 1,943,429 |
| Royal Canadian | 3,538,023 | | | | | | | | | | | | 3,538,023 |
| †Sovereign | 1,055,404 | | | | | | | | | | | | 1,055,404 |
| Sovereign Fire | | | | | 27,560 | 73,801 | 71,871 | 63,713 | 71,319 | 70,601 | 109,347 | −16,077 | 472,135 |
| Stadacona | 490,488 | | | | | | | | | | | | 490,488 |
| Victoria-Montreal | 79,327 | | | | | | | | | | | | 79,327 |
| Western | 10,603,003 | 513,256 | 576,904 | 588,122 | 471,895 | 418,823 | 452,573 | 339,180 | 501,766 | 399,752 | 374,895 | 597,472 | 15,837,641 |
| | 40,008,565 | 2,282,498 | 2,681,275 | 3,013,714 | 3,179,319 | 3,681,335 | 3,819,372 | 3,764,341 | 4,334,612 | 4,727,141 | 5,063,409 | 5,099,298 | 81,654,879 |
| *British.* | | | | | | | | | | | | | |
| ‡Albion Fire Insurance Association | 1,468,310 | | | | | | | | | | | | 1,468,310 |
| Alliance | 1,831,868 | 204,485 | 242,675 | 154,112 | 140,736 | 130,804 | 132,712 | 144,660 | 189,357 | 199,726 | 206,684 | 224,905 | 3,802,724 |
| Atlas | 1,952,563 | 292,829 | 374,880 | 395,116 | 397,120 | 430,960 | 424,924 | 447,265 | 475,196 | 459,899 | 497,116 | 541,479 | 6,689,347 |
| Caledonian | 2,843,082 | 262,839 | 300,843 | 313,320 | 312,942 | 325,678 | 317,585 | 327,341 | 357,401 | 388,130 | 431,217 | 436,727 | 6,617,105 |
| City of London | 1,588,254 | | | | | | | | | | | | 1,588,254 |
| Commercial Union | 8,944,055 | 458,743 | 528,215 | 539,213 | 548,442 | 602,268 | 1,020,459 | 1,080,096 | 1,152,862 | 1,233,650 | 792,177 | 843,850 | 17,744,030 |
| Employers' Liability | 364,689 | | | | | | | | | 95,484 | 174,606 | 247,675 | 882,454 |
| General Accident Fire and Life | | | | | | | 75,446 | 248,914 | 220,037 | 253,073 | 264,818 | 278,843 | 1,341,131 |
| ††Glasgow and London | 1,619,733 | | | | | | | | | | | | 1,619,733 |
| Guardian | 5,599,538 | 489,256 | 547,241 | 554,461 | 603,595 | 692,932 | 718,413 | 737,713 | 746,951 | 752,342 | 827,130 | 867,322 | 13,136,894 |
| Imperial | 6,085,796 | | | | | | | | | | | | 6,085,796 |
| Lancashire | 6,210,844 | | | | | | | | | | | | 6,210,844 |
| **Law Union and Rock | 207,296 | 83,194 | 117,898 | 123,828 | 125,833 | 143,074 | 132,707 | 137,735 | 168,874 | 183,058 | 212,748 | 236,795 | 1,873,040 |
| Liverpool and London and Globe | 8,775,428 | 684,482 | 957,611 | 1,086,199 | 1,139,347 | 1,210,725 | 1,388,605 | 1,151,480 | 1,129,594 | 1,299,799 | 1,297,207 | 1,402,255 | 21,522,732 |
| London and Lancashire Fire | 3,528,664 | 275,349 | 316,239 | 322,394 | 369,001 | 414,613 | 454,004 | 484,664 | 542,590 | 555,642 | 614,269 | 673,804 | 8,551,233 |
| London Assurance | 2,875,455 | 131,060 | 144,315 | 134,059 | 143,427 | 140,744 | 149,425 | 162,390 | 213,322 | 232,948 | 252,008 | 288,379 | 4,867,532 |
| Manchester | 2,187,726 | 197,750 | 114,838 | | | | | | | | | | 2,500,314 |

* Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.
‡‡ Not including $124,272 reinsurance of risks of the Sovereign Insurance Company. ** Formerly the Law Union and Crown.

SUMMARY of PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive—*Concluded.*

| Companies.—*Con.* | Totals for 1869 to 1902. | Premiums Received. | | | | | | | | | | | Totals for 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *British.*—Con. | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| National of Ireland | 2,235,110 | 272,129 | 100,347 | | | | | | | | | | 2,607,586 |
| North British and Mercantile | 11,230,017 | 569,180 | 648,079 | 680,717 | 697,011 | 736,274 | 793,670 | 789,309 | 796,033 | 839,615 | 940,875 | 961,355 | 19,682,135 |
| Northern | 4,999,765 | 383,105 | 446,894 | 470,404 | 487,221 | 572,650 | 568,123 | 546,028 | 568,560 | 564,135 | 636,980 | 718,600 | 10,962,465 |
| Norwich Union | 3,627,239 | 421,145 | 497,861 | 535,615 | 534,410 | 575,862 | 563,962 | 596,323 | 621,628 | 723,990 | 770,887 | 805,204 | 10,274,126 |
| Palatine Insurance Co | | | | | | | | | | | 73,594 | 187,594 | 261,188 |
| Phœnix of London | 8,475,113 | 684,265 | 805,091 | 925,110 | 859,755 | 858,884 | 1,017,845 | 831,045 | 937,087 | 1,055,569 | 996,925 | 1,031,853 | 18,478,542 |
| Provincial | | | | | | | | | | 18,525 | 29,382 | 29,811 | 77,718 |
| Queen | 4,354,694 | | | | | | | | | | | | 4,354,694 |
| Royal | 17,073,299 | 973,773 | 1,107,031 | 1,226,570 | 1,157,449 | 1,225,488 | 1,323,012 | 1,187,394 | 1,221,855 | 1,193,833 | 1,267,798 | 1,291,623 | 30,249,125 |
| Royal Exchange | | | | | | | | | 3,700 | 213,466 | 322,085 | 406,218 | 945,469 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 672,855 | | | | | | | | | | | | 672,855 |
| Scottish Union and National | 2,951,316 | 337,110 | 309,052 | 268,177 | 274,780 | 264,151 | 260,377 | 270,394 | 271,934 | 294,003 | 349,315 | 359,839 | 6,210,448 |
| Sun Insurance Office | 1,781,496 | 251,833 | 300,200 | 313,880 | 351,305 | 378,767 | 392,924 | 371,141 | 388,672 | 388,831 | 422,328 | 475,555 | 5,816,992 |
| Union Assurance Society | 2,661,580 | 361,905 | 484,296 | 539,750 | 459,000 | 461,509 | | | | | 438,649 | 494,145 | 5,900,834 |
| United Fire | 718,477 | | | | | | | | | | | | 718,477 |
| Yorkshire | | | | | | 137,523 | 185,210 | 207,105 | 237,582 | 259,976 | 273,327 | 334,766 | 1,635,489 |
| | 117,207,683 | 7,334,432 | 8,343,666 | 8,582,925 | 8,601,374 | 9,302,906 | 9,919,403 | 9,720,997 | 10,243,235 | 11,205,694 | 12,092,125 | 13,138,597 | 225,693,037 |
| *Foreign.* | | | | | | | | | | | | | |
| Ætna | 4,711,539 | 212,034 | 236,078 | 255,163 | 234,767 | 239,572 | 232,900 | 243,822 | 288,999 | 268,627 | 299,480 | 321,364 | 7,544,345 |
| Agricultural of Watertown | 1,309,100 | | | | | | | | | | | | 1,309,100 |
| American Central | | | | | | | | | | | 65,715 | 178,233 | 243,948 |
| American Fire | 72,325 | | | | | | | | | | | | 72,325 |
| American Insurance Co | | | | | | | | | | | 8,615 | 66,371 | 74,986 |
| American Lloyds | | | | | | | | | 467 | 10,490 | 13,428 | 14,749 | 39,134 |
| Andes | 31,431 | | | | | | | | | | | | 31,431 |
| California Insurance Co | | | | | | | | | | | 10,701 | 29,416 | 40,117 |
| Connecticut Fire | 721,078 | 63,666 | 73,997 | 95,886 | 118,980 | 140,907 | 129,507 | 129,334 | 135,377 | 112,371 | 108,906 | 139,412 | 1,969,421 |
| Continental | | | | | | | | | 4,177 | 203,712 | 288,915 | 268,195 | 764,999 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Equitable Fire and Marine | | | | | | | | | | | | | 23,065 | 23,065 |
| Fidolity-Phenix | | | | | | | | | | 305,627 | 373,164 | 397,448 | 372,746 | 1,448,985 |
| Fireman's Fund | | | | | | | | | | | | 34,737 | 82,365 | 117,102 |
| Firemen's Insurance Co | | | | | | | | | | | | 44,606 | 87,016 | 131,622 |
| La Compagnie d'Ass. Générales | | | | | | | | | | | | 11,953 | 104,280 | 116,233 |
| German American | | | | 139,126 | 160,258 | 173,898 | 196,683 | 176,560 | 206,710 | 338,811 | | 413,313 | 420,036 | 2,225,395 |
| Germania Fire | | | | | | | | | | | | 34,574 | 51,383 | 85,957 |
| Glens Falls | | | | | | | | | | | | | 729 | 729 |
| Hartford Fire | 4,282,164 | 249,366 | 361,430 | 545,981 | 606,054 | 655,510 | 636,686 | 716,326 | 743,476 | 799,871 | | 887,485 | 871,942 | 11,356,291 |
| Home, New Haven | | | | | | | | | | | | | | |
| Home Ins. Co. New York | 82,277 | 184,321 | 280,366 | 328,482 | 345,343 | 354,096 | 345,068 | 326,419 | 407,572 | 338,553 | | 368,493 | 734,750 | 4,095,740 |
| Insurance Co. of North America | 1,305,758 | 217,391 | 246,203 | 290,547 | 299,459 | 342,356 | 335,271 | 346,771 | 364,009 | 370,592 | | 372,557 | 408,030 | 4,898,944 |
| Insurance Co. of The State of Pa | | | | | | | | | | | | 161,200 | 154,917 | 316,117 |
| Lumber Insurance Company | | | | | 35,047 | 60,772 | 82,740 | 108,330 | 125,188 | 173,681 | | 147,659 | 111,410 | 844,827 |
| National Fire | | | | | | | 12,617 | 95,180 | 275,142 | 300,840 | | 416,875 | 585,141 | 1,685,795 |
| National Union Fire | | | | | | | | | | 64,183 | | 156,598 | 195,005 | 415,786 |
| Niagara Fire | | | | | | | | | | | | 76,821 | 143,095 | 219,916 |
| Northwestern National | | | | | | | | | | | | 10,476 | 29,008 | 39,484 |
| Phenix of Brooklyn | 1,793,898 | 190,020 | 237,783 | 274,999 | 296,444 | 312,426 | 327,691 | 331,830 | | | | | | 3,765,091 |
| Phœnix of Hartford | 1,960,453 | 145,432 | 177,554 | 178,656 | 180,034 | 183,792 | 181,994 | 223,129 | 306,257 | 310,388 | | 351,926 | 459,969 | 4,659,584 |
| Providence Washington | | | | | | | | | | | | 119,500 | 158,638 | 278,138 |
| Queen of America | 3,534,703 | 505,602 | 531,530 | 579,064 | 575,739 | 593,834 | 642,699 | 561,114 | 577,822 | 603,073 | | 577,985 | 594,859 | 9,878,024 |
| Rochester German | | | | 1,128 | 55,145 | 64,853 | 68,350 | 69,799 | 105,978 | | | | | 365,253 |
| Springfield Fire | | | | | | | 8,722 | 110,767 | 151,896 | 197,511 | | 278,248 | 374,055 | 1,121,199 |
| St. Paul Fire and Marine | | | | | | 8,218 | 87,572 | 124,745 | 148,987 | 151,663 | | 189,652 | 224,655 | 935,492 |
| L'Union, Paris, France | | | | | | | | | | 24,890 | | 134,879 | 167,089 | 326,858 |
| Westchester Fire | | | | | | | | | | | | 56,239 | 136,129 | 192,368 |
| | 19,804,726 | 1,767,832 | 2,144,941 | 2,689,032 | 2,907,270 | 3,130,234 | 3,288,500 | 3,564,126 | 4,147,684 | 4,642,420 | | 6,038,984 | 7,508,052 | 61,633,801 |

RECAPITULATION.

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 40,008,565 | 2,282,498 | 2,681,275 | 3,013,714 | 3,179,319 | 3,681,335 | 3,819,372 | 3,764,341 | 4,334,612 | 4,727,141 | | 5,063,409 | 5,099,298 | 81,654,879 |
| British Companies | 117,207,683 | 7,334,432 | 8,343,666 | 8,582,925 | 8,601,374 | 9,302,906 | 9,919,403 | 9,720,997 | 10,243,235 | 11,205,694 | | 12,092,125 | 13,138,597 | 225,693,037 |
| Foreign Companies | 19,804,726 | 1,767,832 | 2,144,941 | 2,689,032 | 2,907,270 | 3,130,234 | 3,288,500 | 3,564,126 | 4,147,684 | 4,642,420 | | 6,038,984 | 7,508,052 | 61,633,801 |
| Grand totals | 177,020,974 | 11,384,762 | 13,169,882 | 14,285,671 | 14,687,963 | 16,114,475 | 17,027,275 | 17,049,464 | 18,725,531 | 20,575,255 | | 23,194,518 | 25,745,947 | 368,981,717 |

TABLE II.—SUMMARY OF PREMIUMS RECEIVED FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1920 INCLUSIVE

| — | Totals received, to 1913 | Premiums received, 1914 | Premiums received, 1915 | Premiums received, 1916 | Premiums received, 1917 | Premiums received, 1918 | Premiums received, 1919 | Premiums Received 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | 971,316 | 142,580 | 112,009 | 110,968 | 147,293 | 201,155 | 224,010 | 230,141 | 2,139,472 |
| Anglo-American | 3,185,085 | 204,229 | 152,045 | ..... | ..... | ..... | ..... | ..... | 3,541,359 |
| Antigonish Farmers' | ..... | ..... | ..... | ..... | ..... | ..... | 1,988 | 3,326 | 5,314 |
| Beaver Fire | None | 29,334 | 30,943 | 27,838 | 34,122 | 36,695 | 35,172 | 34,760 | 228,864 |
| British America | 12,240,485 | 489,750 | 506,735 | 679,118 | 694,763 | 676,106 | 795,194 | 866,081 | 16,948,232 |
| British Colonial | 46,411 | 198,129 | 64,722 | 87,887 | 116,122 | 134,873 | 187,362 | 222,950 | 1,058,456 |
| British Northwestern | 82,920 | 46,321 | 49,953 | 56,212 | 76,708 | 82,748 | 89,089 | 153,956 | 637,907 |
| Canada Accident | ..... | ..... | ..... | 5,546 | 33,530 | 50,052 | 76,376 | 120,248 | 285,752 |
| Canada Agricultural | 454,896 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 454,896 |
| Canada Fire | 881,333 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 881,333 |
| Canada National | 277,456 | 176,609 | 202,511 | 170,189 | 149,420 | 189,094 | 187,809 | 204,988 | 1,558,076 |
| Canada Security | ..... | ..... | ..... | ..... | ..... | ..... | 27,943 | 68,887 | 96,830 |
| Canadian Fire | 3,287,459 | 279,683 | 269,301 | 273,449 | 291,854 | 306,843 | 345,098 | 368,484 | 5,422,171 |
| Canadian Indemnity | ..... | ..... | ..... | ..... | ..... | ..... | 87,222 | 116,107 | 203,329 |
| (a) Canadian Lumbermen's Insurance Exchange | ..... | ..... | 3,782 | 180 | 4,577 | —660 | 1,349 | 2,503 | 11,731 |
| Canadian Surety | ..... | ..... | ..... | ..... | ..... | ..... | None | None | None |
| Central Canada Manufacturers | 269,368 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 269,368 |
| Citizens' | 2,856,961 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,856,961 |
| Cumberland Farmers | ..... | ..... | ..... | ..... | ..... | ..... | 2,382 | 1,906 | 4,288 |
| Dominion | 190,242 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 190,242 |
| Dominion Fire | 1,457,902 | 213,709 | 207,537 | 212,539 | 242,104 | 318,003 | 380,694 | 436,154 | 3,468,762 |
| Dominion of Canada Guarantee and Accident | ..... | ..... | 4,691 | 26,257 | 26,108 | 30,234 | 50,899 | 78,343 | 216,532 |
| Eastern | 894,194 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 894,194 |
| Eastern Canada Manufacturers | 72,143 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 72,143 |
| Equity Fire | 2,292,451 | —15,609 | ..... | ..... | ..... | ..... | ..... | ..... | 2,276,842 |
| Factories Insurance Co | 585,511 | 284,286 | 142,623 | 111,797 | ..... | ..... | ..... | ..... | 1,124,217 |
| Fire Ins. Co. of Canada | ..... | ..... | ..... | ..... | ..... | None | 128,524 | 196,048 | 324,572 |
| General Accident of Canada | ..... | ..... | ..... | ..... | ..... | ..... | 8,751 | 48,036 | 56,787 |
| Globe Indemnity Co | ..... | ..... | ..... | ..... | 53,812 | 103,327 | 138,356 | 193,181 | 485,676 |
| Grain Insurance | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 201,490 | 201,490 |
| Guardian Ins. Co. of Canada | ..... | ..... | ..... | ..... | ..... | None | 32,429 | 62,729 | 95,158 |
| Halifax | ..... | ..... | ..... | ..... | ..... | ..... | 21,362 | 30,760 | 52,122 |
| Hamilton Fire | ..... | ..... | ..... | 41,186 | ..... | ..... | ..... | ..... | 41,186 |
| Hudson Bay Insurance | 461,326 | 87,868 | 90,052 | 130,169 | 161,733 | 175,032 | 203,231 | 256,431 | 1,565,842 |
| Imperial Guarantee and Accident | ..... | ..... | ..... | ..... | ..... | None | None | None | None |
| Imperial Underwriters | 56,512 | 95,355 | 97,070 | 96,958 | 108,167 | 107,654 | 106,750 | 150,011 | 818,477 |
| Kings Mutual | ..... | ..... | ..... | ..... | ..... | ..... | 15,614 | 21,002 | 36,616 |
| Liverpool-Manitoba | 756,730 | 419,495 | 266,296 | 233,550 | 271,886 | 268,708 | 270,501 | 313,849 | 2,801,015 |
| London and Lancashire Guarantee and Accident | ..... | ..... | ..... | ..... | ..... | ..... | None | None | None |
| (b) London Mutual Fire | 9,019,566 | 525,657 | 466,924 | 397,458 | 371,353 | 402,128 | 503,782 | 568,873 | 12,255,741 |
| Manitoba Assurance | 1,294,513 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,294,513 |
| Mercantile Fire | 2,834,242 | 244,851 | 224,319 | 245,758 | 263,902 | 272,430 | 295,575 | 360,788 | 4,741,865 |
| Montreal-Canada | 2,003,889 | 131,265 | 88,871 | ..... | ..... | ..... | ..... | ..... | 2,224,025 |
| Mount Royal | 441,018 | 381,844 | 411,074 | 381,690 | 489,044 | 492,129 | 585,447 | 629,140 | 3,811,286 |
| Mutual Fire | ..... | ..... | ..... | ..... | ..... | ..... | 15,190 | 20,253 | 35,443 |
| National Fire | 284,026 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 284,026 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| North American Accident | ..... | ..... | ..... | ..... | ..... | None | None | None | None |
| North Empire Fire | 283,477 | 93,410 | 111,108 | 80,436 | 84,385 | 106,366 | 109,069 | 171,039 | 1,039,290 |
| North West Fire | 199,228 | 125,711 | 139,875 | 125,923 | 125,782 | 140,577 | 145,079 | 163,833 | 1,166,008 |
| Nova Scotia Fire | 617,139 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 617,139 |
| Occidental Fire | 571,793 | 129,812 | 112,498 | 127,632 | 158,413 | 206,076 | 215,077 | 247,729 | 1,769,030 |
| Ontario Fire | 1,274,246 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,274,246 |
| Ottawa Assurance | 1,198,769 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,198,769 |
| Ottawa Agricultural | 194,861 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 194,861 |
| Pacific Coast Fire | 361,919 | 75,551 | 79,640 | 90,661 | 99,543 | 98,944 | 112,187 | 152,675 | 1,071,120 |
| Pacific Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 8,642 | 8,642 |
| Pictou County Farmers' | ..... | ..... | ..... | ..... | ..... | ..... | 3,381 | 4,365 | 7,746 |
| Provincial | 1,434,350 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,434,350 |
| Quebec | 4,696,840 | 247,034 | 236,367 | 257,956 | 250,130 | 302,368 | 302,673 | 376,857 | 6,579,125 |
| Reliance | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 487 | 487 |
| Richmond and Drummond | 307,855 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 307,855 |
| Rimouski | 1,943,429 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,943,429 |
| Royal Canadian | 3,538,023 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 3,538,023 |
| Scottish Canadian | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | None |
| (c) Sovereign | 1,055,404 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,055,404 |
| Sovereign Fire | 472,135 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 472,135 |
| Stadacona | 490,488 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 490,488 |
| Victoria-Montreal | 79,327 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 79,327 |
| Western | 15,837,641 | 409,719 | 488,130 | 846,619 | 519,022 | 869,213 | 710,373 | 916,404 | 20,597,121 |
| | 81,654,879 | 5,016,653 | 4,559,076 | 4,817,876 | 4,782,833 | 5,570,095 | 6,415,838 | 8,003,456 | 120,820,706 |

(a) Formerly the Lumbermen's Fire Indemnity Contract. (b) Formerly the Agricultural Mutual. (c) Formerly the Isolated Risk.

TABLE II.—SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1920—*Continued.*

| — | Totals for 1869 to 1913 | Premiums received 1914 | Premiums received 1915 | Premiums received 1916 | Premiums received, 1917 | Premiums received 1918 | Premiums received, 1919 | Premiums received, 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| (a) Albion Fire Insurance Association | 1,468,310 | | | | | | | | 1,468,310 |
| Alliance | 3,802,724 | 213,203 | 215,168 | 246,250 | 308,203 | 357,526 | 354,981 | 428,771 | 5,926,826 |
| Atlas | 6,689,347 | 526,216 | 515,974 | 495,108 | 516,936 | 560,056 | 606,679 | 751,263 | 10,661,579 |
| British Crown | | | | | 237,110 | 316,749 | 400,845 | 540,040 | 1,494,753 |
| British General | | | | | | | None | 107,560 | 107,560 |
| British Traders | | | | | | 90,528 | 154,600 | 270,720 | 515,848 |
| Caledonian | 6,617,105 | 442,976 | 433,157 | 426,418 | 438,103 | 467,411 | 434,478 | 523,646 | 9,783,204 |
| Car and General | | | | | | None | 71,862 | 140,339 | 212,201 |
| Century | | | | | 86,448 | 141,372 | 196,456 | 291,023 | 715,299 |
| China Fire | | | | | | | 1,723 | 9,936 | 11,659 |
| City of London | 1,588,254 | | | | | | | | 1,588,254 |
| Commercial Union | 17,744,030 | 1,000,069 | 937,765 | 1,013,179 | 1,035,010 | 1,089,938 | 1,188,574 | 1,183,676 | 25,192,841 |
| (b) Eagle, Star and British Dominions | | | 96,456 | 90,277 | 118,285 | 188,408 | 293,612 | 451,124 | 1,238,162 |
| Employers' Liability | 882,454 | 308,402 | 346,005 | 420,791 | 524,988 | 628,724 | 683,121 | 833,218 | 4,627,706 |
| Essex and Suffolk | | | | | | | | 49,393 | 49,393 |
| General Accident, Fire and Life | 1,341,131 | 267,203 | 289,315 | 329,492 | 368,845 | 393,903 | 414,105 | 581,523 | 3,985,517 |
| (c) Glasgow and London | 1,619,733 | | | | | | | | 1,619,733 |
| Guardian | 13,136,894 | 958,195 | 970,601 | 989,086 | 1,171,115 | 1,339,808 | 1,433,698 | 1,753,854 | 21,753,251 |
| Imperial | 6,085,796 | | | | | | | | 6,085,796 |
| Lancashire | 6,210,844 | | | | | | | | 6,210,844 |
| (d) Law, Union and Rock | 1,873,040 | 282,305 | 257,994 | 246,634 | 255,452 | 277,441 | 281,242 | 339,603 | 3,813,711 |
| Liverpool and London and Globe | 21,522,732 | 1,3 3,305 | 1,342,437 | 1,320,340 | 1,411,088 | 1,405,866 | 1,373,487 | 1,646,961 | 31,496,216 |
| London Guarantee and Accident | | | 1,198 | 54,534 | 251,602 | 500,795 | 637,131 | 859,995 | 2,305,255 |
| London and Lancashire Fire | 8,551,233 | 691,561 | 703,503 | 716,846 | 792,042 | 899,558 | 940,970 | 1,107,974 | 14,403,687 |
| London Assurance | 4,867,532 | 310,412 | 300,984 | 310,808 | 331,982 | 382,194 | 452,293 | 621,332 | 7,577,537 |
| Manchester | 2,500,314 | | | | | | | | 2,500,314 |
| Marine Insurance Co | None | None | None | None | None | None | None | None | None |
| Merchants Marine | | | | | | | | None | None |
| Motor Union | | | | | | | None | None | None |
| National of Ireland | 2,607,586 | | | | | | | | 2,607,586 |
| National Benefit | | | | | | 382 | 17,995 | 52,323 | 70,700 |
| National Provincial Plate Glass | | | | | | | | 17,414 | 17,414 |
| North British and Mercantile | 19,632,135 | 943,907 | 927,240 | 920,026 | 1,017,446 | 1,076,982 | 1,079,632 | 1,252,238 | 26,899,606 |
| Northern | 10,962,465 | 736,047 | 770,010 | 761,895 | 856,224 | 984,108 | 1,050,101 | 1,214,346 | 17,335,196 |
| Norwich Union | 10,274,126 | 770,642 | 735,400 | 787,656 | 824,798 | 857,166 | 985,959 | 1,179,151 | 16,414,898 |
| Ocean Accident and Guarantee | | | 43,171 | 138,259 | 250,637 | 311,473 | 318,223 | 367,199 | 1,428,962 |
| Palatine Insurance Co | 261,188 | 239,666 | 247,025 | 276,444 | 297,403 | 340,267 | 381,632 | 487,715 | 2,531,340 |
| Phœnix of London | 18,478,542 | 1,035,778 | 935,794 | 964,766 | 999,090 | 1,090,478 | 1,145,616 | 1,296,599 | 25,946,663 |
| Provincial | 77,718 | 45,591 | 40,473 | 36,953 | 51,083 | 67,763 | 75,969 | 152,511 | 548,061 |
| Queen | 4,354,694 | | | | | | | | 4,354,694 |
| Queensland | | | | | | 57,131 | 196,636 | 280,656 | 534,423 |
| Railway Passengers | | | | | | | | None | None |
| Royal Exchange | 945,469 | 422,440 | 379,111 | 442,054 | 517,975 | 614,421 | 686,340 | 804,617 | 4,812,427 |
| Royal Insurance Co | 30,249,125 | 1,450,549 | 1,420,655 | 1,471,655 | 1,618,161 | 1,682,583 | 1,764,826 | 2,178,382 | 41,844,936 |
| Royal Scottish | | | | | | | | 173,358 | 173,358 |
| Scottish Commercial | 343,421 | | | | | | | | 343,421 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Scottish Imperial | 672,855 | | | | | | | | | 672,855 |
| Scottish Metropolitan | | | | | | None | 2,828 | 119,644 | | 122,472 |
| Scottish Union and National | 6,210,448 | 350,475 | 372,392 | 403,579 | 414,709 | 416,672 | 435,215 | 464,627 | | 9,068,117 |
| Sun Insurance Office | 5,816,992 | 484,222 | 483,707 | 533,830 | 619,158 | 717,858 | 752,276 | 852,357 | | 10,260,406 |
| Traders and General | | | | | | | | 47,903 | | 47,903 |
| Union Assurance Society | 5,900,834 | 480,991 | 474,056 | 494,239 | 545,921 | 661,995 | 680,761 | 779,75 | | 10,018,872 |
| Union Insurance of Canton | | | | | 27,807 | 289,329 | 401,963 | 547,074 | | 1,266,373 |
| Union Marine | | | | | | None | None | None | | None |
| United Fire | 718,477 | | | | | | | | | 718,477 |
| Yangtaze | | | | | | | 669 | 15,067 | | 15,736 |
| Yorkshire | 1,635,489 | 366,752 | 360,769 | 403,678 | 428,090 | 449,825 | 481,370 | 558,235 | | 4,684,208 |
| | 225,693,037 | 13,710,907 | 13,609,360 | 14,294,803 | 16,317,311 | 18,658,710 | 20,377,871 | 25,332,651 | | 347,994,650 |

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General Insurance Company, Limited.

(c) Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.

(d) Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS RECEIVED FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES FOR THE YEARS 1869 TO 1920—Concluded.

| | Totals for 1869 to 1913 | Premiums received, 1914 | Premiums received, 1915 | Premiums received, 1916 | Premiums received, 1917 | Premiums received, 1918 | Premiums received, 1919 | Premiums received, 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *Foreign Companies* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna | 7,544,345 | 358,554 | 314,501 | 336,180 | 377,057 | 402,403 | 460,381 | 669,475 | 10,362,896 |
| Agricultural of Watertown | 1,309,100 | ..... | ..... | ..... | 10,587 | 11,790 | 20,032 | 31,558 | 1,383,067 |
| Alliance Insurance | ..... | ..... | ..... | ..... | 53,212 | 121,257 | 135,457 | 205,386 | 515,312 |
| American Alliance | ..... | ..... | ..... | ..... | ..... | ..... | 5,838 | 6,389 | 12,227 |
| American Central | 243,948 | 163,551 | 123,338 | 76,258 | 114,255 | 94,377 | 107,881 | 256,985 | 1,180,593 |
| American Equitable | ..... | ..... | ..... | ..... | ..... | ..... | None | 80,689 | 80,689 |
| American Fire | 72,325 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 72,325 |
| American Insurance Co | 74,986 | 62,518 | 62,633 | 46,993 | 61,379 | 72,982 | 69,673 | 63,489 | 514,653 |
| American Lloyds | 39,134 | 17,010 | 18,299 | 22,540 | 26,939 | 23,630 | 21,502 | 17,534 | 186,588 |
| Andes | 31,431 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 31,431 |
| Automobile Insurance | ..... | ..... | ..... | ..... | None | None | ..... | ..... | ..... |
| Boston | ..... | ..... | ..... | ..... | ..... | 60,586 | 95,810 | 122,265 | 278,661 |
| Caledonian American | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 18,047 | 18,047 |
| California Insurance Co | 40,117 | 37,410 | 37,130 | 40,090 | 47,945 | 61,758 | 63,711 | 107,106 | 435,267 |
| Citizens' of Missouri | ..... | ..... | ..... | ..... | 9,948 | 17,204 | 32,609 | 41,005 | 100,766 |
| Columbia | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 43,095 | 43,095 |
| Commercial Union of N.Y | ..... | ..... | ..... | ..... | 7,505 | 7,654 | 7,864 | 7,801 | 30,824 |
| Connecticut Fire | 1,969,421 | 124,133 | 116,960 | 140,594 | 159,833 | 170,310 | 192,192 | 201,204 | 3,074,647 |
| Continental | 764,999 | 299,678 | 259,816 | 317,380 | 345,105 | 412,917 | 462,310 | 557,939 | 3,420,144 |
| Equitable Fire and Marine | 23,065 | 34,106 | 29,863 | 43,490 | 42,949 | 55,503 | 52,568 | 62,636 | 344,130 |
| Fidelity-Phenix | 1,448,985 | 362,151 | 330,390 | 345,203 | 357,776 | 411,981 | 438,717 | 524,320 | 4,219,623 |
| Fire Assoc. of Phila | ..... | ..... | ..... | ..... | ..... | 58,519 | 67,314 | 77,237 | 203,070 |
| Fireman's Fund | 117,102 | 117,918 | 111,074 | 127,870 | 158,153 | 195,116 | 214,458 | 251,654 | 1,293,345 |
| Firemen's Insurance Co | 131,622 | 89,562 | 70,360 | 74,766 | 83,992 | 86,855 | 108,809 | 144,731 | 790,697 |
| General of Paris | 116,233 | 82,382 | 63,258 | 69,575 | 84,399 | 118,701 | 136,652 | 171,370 | 842,570 |
| Germania Fire | 55,957 | 66,668 | 27,419 | ..... | ..... | ..... | ..... | ..... | 180,044 |
| Girard | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Glens Falls | 729 | 133,962 | 142,722 | 149,497 | 170,038 | 201,747 | 188,929 | 237,816 | 1,225,440 |
| Globe and Rutgers | ..... | 132,879 | 278,165 | 404,607 | 550,479 | 663,571 | 723,096 | 1,077,859 | 3,830,656 |
| Great American | 2,225,395 | 470,652 | 370,849 | 347,801 | 436,935 | 492,162 | 479,433 | 611,855 | 5,435,082 |
| Hardware Dealers | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,168 | 1,168 |
| Hartford Fire | 11,356,291 | 1,012,780 | 899,129 | 1,012,399 | 1,009,343 | 1,131,407 | 1,224,204 | 1,391,845 | 19,037,398 |
| Home, New Haven | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Home Insurance Co., New York | 4,095,740 | 817,419 | 929,416 | 898,665 | 1,121,291 | 1,207,793 | 1,401,820 | 1,831,667 | 12,303,811 |
| Insurance Co. of North America | 4,898,944 | 441,420 | 430,767 | 431,406 | 521,955 | 643,429 | 748,787 | 965,885 | 9,082,593 |
| Insurance Co. of the State of Pa | 316,117 | 146,982 | 164,561 | 96,061 | 226,070 | 173,190 | 176,719 | 202,619 | 1,502,319 |
| Lumber Insurance Co | 844,827 | 100,581 | 6,555 | ..... | ..... | ..... | ..... | ..... | 951,963 |
| Lumbermen's Underwriting Alliance | ..... | ..... | ..... | ..... | ..... | 105,210 | 152,089 | 240,630 | 497,929 |
| Manufacturing Lumbermen's Underwriters | ..... | ..... | ..... | ..... | ..... | 128,114 | 141,698 | 193,695 | 463,507 |
| Manufacturing Woodworkers | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 74,156 | 74,156 |
| Mechanics and Traders | ..... | ..... | ..... | ..... | ..... | 25,019 | 19,181 | 36,611 | 80,811 |
| Merchants Fire | ..... | ..... | ..... | ..... | 6,680 | 14,883 | 50,954 | 107,966 | 180,483 |
| Millers National | ..... | ..... | 24,927 | 37,663 | 53,033 | 40,642 | 45,560 | 40,037 | 241,862 |
| Minnesota Implement | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,168 | 1,168 |
| National-Ben Franklin | ..... | 155,675 | 84,226 | 86,977 | 81,402 | 99,467 | 151,102 | 173,030 | 831,878 |
| National Fire | 1,685,795 | 637,386 | 494,643 | 500,103 | 502,240 | 693,987 | 612,393 | 774,726 | 5,801,273 |
| National Liberty | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 856 | 856 |
| National Union Fire | 415,786 | 214,154 | 209,848 | 206,870 | 232,681 | 181,518 | 191,078 | 290,804 | 1,942,739 |
| La Nationale | ..... | 103,479 | 148,557 | 152,093 | 211,099 | 389,161 | 503,467 | 626,080 | 2,133,936 |
| Newark | ..... | ..... | ..... | ..... | ..... | 10,676 | 48,102 | 115,608 | 174,386 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| New Hampshire | | | | | | 44,087 | 68,753 | 90,235 | 203,075 |
| New Jersey | | | | | | 35,610 | 35,444 | 84,438 | 155,492 |
| Niagara Fire | 219,916 | 187,012 | 172,749 | 137,959 | 137,107 | 197,404 | 295,972 | 363,333 | 1,711,452 |
| Northwestern Mutual | | | | | | 11,877 | 27,228 | 108,027 | 147,132 |
| Northwestern National | 39,484 | 142,584 | 134,649 | 129,435 | 188,705 | 245,794 | 253,519 | 312,456 | 1,446,626 |
| Phenix of Brooklyn | 3,765,091 | | | | | | | | 3,765,091 |
| Phenix of Paris | | | 24,238 | 66,597 | 97,325 | 140,530 | 153,387 | 204,764 | 686,841 |
| Phœnix of Hartford | 4,059,584 | 402,016 | 368,014 | 365,244 | 418,856 | 396,995 | 420,691 | 468,319 | 7,499,719 |
| Providence Washington | 278,138 | 190,649 | 197,743 | 179,955 | 209,547 | 221,319 | 231,224 | 267,040 | 1,775,615 |
| Queen of America | 9,878,024 | 607,874 | 604,103 | 614,935 | 646,043 | 682,427 | 708,400 | 806,787 | 14,548,599 |
| Retail Hardware | | | | | | | | 1,168 | 1,168 |
| Rochester German | 365,253 | | | | | | | | 365,253 |
| St. Paul Fire and Marine | 935,492 | 236,513 | 253,040 | 330,644 | 367,678 | 352,206 | 410,907 | 429,363 | 3,315,843 |
| Springfield Fire | 1,121,199 | 481,373 | 479,481 | 465,582 | 417,635 | 355,308 | 414,459 | 451,810 | 4,186,847 |
| Sterling | | | | | | | | None | None |
| Stuyvesant | | | | 40,497 | 136,367 | 64,452 | 66,271 | 111,869 | 419,456 |
| Tokio | | | | | | | | 7,629 | 7,629 |
| L'Union Paris, France | 326,858 | 187,704 | 186,233 | 193,428 | 217,360 | 233,088 | 259,546 | 332,613 | 1,936,836 |
| United States Fire | | | | | | | 16,945 | 173,940 | 190,885 |
| Vulcan | | | | | | 43,730 | 44,341 | 97,918 | 185,989 |
| Westchester Fire | 192,308 | 152,863 | 136,742 | 181,816 | 245,477 | 215,254 | 272,474 | 285,597 | 1,082,591 |
| | 61,633,801 | 8,771,598 | 8,306,397 | 8,671,173 | 10,146,386 | 11,725,600 | 13,237,765 | 17,191,830 | 139,684,550 |

## RECAPITULATION

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 81,254,879 | 5,016,653 | 4,559,076 | 4,817,870 | 4,782,833 | 5,570,095 | 6,415,838 | 8,003,456 | 120,820,706 |
| British Companies | 225,693,037 | 13,712,907 | 13,609,360 | 14,294,803 | 16,317,311 | 18,658,710 | 20,377,871 | 25,332,651 | 347,994,650 |
| Foreign Companies | 61,633,801 | 8,771,598 | 8,306,397 | 8,671,173 | 10,146,386 | 11,725,600 | 13,237,765 | 17,191,830 | 139,684,550 |
| Grand Totals | 368,981,717 | 27,499,158 | 26,474,833 | 27,783,852 | 31,246,530 | 35,954,405 | 40,031,474 | 50,527,937 | 608,499,906 |

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

| | Losses Paid. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. | Total. |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| *Canadian Companies.* | | | | | | | | | | | | | |
| British America | 49,538 | 61,636 | 83,669 | 89,828 | 117,970 | 92,346 | 125,435 | 106,989 | 115,015 | 73,553 | 101,804 | 81,160 | 1,098,943 |
| Canada Agricultural | ..... | ..... | ..... | ..... | ..... | 41,317 | 63,437 | 102,056 | 83,291 | ..... | ..... | ..... | 290,101 |
| Canada Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 35,688 | 134,715 | 78,517 | 102,582 | 120,719 | 472,221 |
| Citizens' | ..... | ..... | ..... | ..... | ..... | ..... | 62,632 | 168,608 | 309,010 | 69,599 | 71,197 | 55,674 | 736,720 |
| Dominion | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 10,676 | 34,024 | 48,973 | 93,673 |
| *London Mutual Fire | 42,317 | 64,078 | 55,048 | 50,165 | 47,273 | 45,047 | 59,423 | 64,166 | 68,358 | 67,599 | 85,031 | 75,098 | 723,603 |
| National Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 42,839 | 167,447 | 48,944 | 28,502 | ..... | 287,732 |
| Ottawa Agricultural | ..... | ..... | ..... | ..... | ..... | ..... | 280 | 14,362 | 52,743 | 40,779 | ..... | ..... | 108,164 |
| Provincial | 81,431 | 68,006 | 100,344 | 119,791 | 106,512 | 117,386 | 139,134 | 163,020 | 61,522 | ..... | ..... | ..... | 957,146 |
| Quebec | 28,990 | 152,076 | 17,582 | 60,630 | 57,606 | 27,840 | 61,658 | 105,753 | 37,747 | 15,304 | 19,511 | 28,807 | 613,504 |
| Royal Canadian | ..... | ..... | ..... | ..... | ..... | 157,672 | 322,405 | 332,977 | 560,179 | 55,147 | 54,597 | 63,473 | 1,546,450 |
| †Sovereign | ..... | ..... | 2,132 | 10,074 | 20,249 | 37,210 | 44,546 | 66,201 | 59,998 | 65,351 | 58,777 | 88,941 | 453,479 |
| Stadacona | ..... | ..... | ..... | ..... | ..... | ..... | 54,854 | 243,016 | 286,070 | 189,755 | ..... | ..... | 773,695 |
| Western | 73,840 | 107,618 | 155,564 | 179,981 | 138,039 | 143,652 | 148,402 | 153,373 | 250,067 | 112,845 | 131,328 | 138,794 | 1,733,503 |
| | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| *British Companies.* | | | | | | | | | | | | | |
| Commercial Union | 38,223 | 45,035 | 85,262 | 88,407 | 31,765 | 30,467 | 65,287 | 55,723 | 420,405 | 74,117 | 129,527 | 103,516 | 1,167,734 |
| Guardian | None. | 1,300 | 3,923 | 22,910 | 77,859 | 34,465 | 24,275 | 11,930 | 442,575 | 22,081 | 40,661 | 23,638 | 705,617 |
| Imperial | 27,587 | 71,589 | 67,986 | 80,965 | 71,295 | 68,886 | 105,942 | 55,946 | 660,979 | 67,230 | 82,762 | 49,903 | 1,411,070 |
| Lancashire | 29,368 | 28,212 | 25,055 | 53,670 | 46,802 | 45,088 | 46,393 | 40,307 | 454,572 | 70,674 | 90,180 | 87,434 | 1,017,755 |
| Liverpool and London and Globe | 183,579 | 251,405 | 215,563 | 244,474 | 136,608 | 164,156 | 193,477 | 118,873 | 526,275 | 37,093 | 78,429 | 54,703 | 2,204,635 |
| London and Lancashire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 465 | 465 |
| London Assurance | 66,274 | 33,221 | 35,034 | 84,493 | 43,875 | 56,724 | 16,544 | 37,888 | 25,118 | 29,697 | 44,827 | 14,406 | 488,101 |
| North British | 47,829 | 115,967 | 140,757 | 119,605 | 110,154 | 157,391 | 220,639 | 171,265 | 1,052,876 | 118,497 | 168,880 | 119,851 | 2,543,711 |
| Northern | 6,609 | 2,781 | 22,709 | 60,948 | 67,722 | 35,269 | 44,184 | 34,865 | 505,441 | 51,251 | 46,434 | 42,169 | 920,382 |
| Norwich Union | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,415 | 1,415 |
| Phœnix of London | 23,819 | 128,845 | 37,226 | 86,919 | 53,009 | 81,752 | 121,577 | 92,871 | 72,313 | 47,778 | 147,524 | 53,408 | 947,041 |
| Queen | 31,800 | 56,251 | 89,272 | 101,478 | 99,558 | 126,903 | 123,729 | 135,038 | 856,975 | 111,799 | 115,064 | 79,914 | 1,927,781 |
| Royal | 124,328 | 272,622 | 181,486 | 147,269 | 167,858 | 258,970 | 293,758 | 340,735 | 661,774 | 179,462 | 237,268 | 168,745 | 3,034,275 |
| Scottish Commercial | ..... | ..... | ..... | ..... | ..... | ..... | 9,977 | 39,648 | 14,247 | 37,401 | 46,439 | 29,617 | 177,329 |
| Scottish Imperial | None. | 17,134 | 18,127 | 45,029 | 60,811 | 60,035 | 33,830 | 33,769 | 24,755 | 33,491 | 47,545 | 26,239 | 400,765 |
| | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880, inclusive—*Concluded.*

| | Losses Paid. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. | Total. |
| *Foreign Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna | 82,299 | 111,235 | 116,943 | 142,928 | 182,368 | 103,864 | 113,761 | 62,622 | 342,208 | 63,166 | 87,139 | 44,229 | 1,452,762 |
| Agricultural of Watertown | ..... | 100 | 13,168 | 33,616 | 28,204 | ..... | ..... | ..... | ..... | 1,196 | 34,325 | 33,527 | 144,136 |
| Andes | ..... | ..... | 5,668 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 5,668 |
| Hartford | 29,198 | 35,726 | 76,681 | 86,795 | 16,647 | 39,719 | 65,394 | 21,048 | 167,200 | 47,221 | 55,215 | 31,088 | 671,932 |
| Home | 60,691 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 60,691 |
| Phenix of Brooklyn | ..... | ..... | ..... | ..... | ..... | ..... | 2,558 | 15,719 | 77,044 | 2,451 | 5,626 | 672 | 104,070 |
| | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |

RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| British Companies | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |
| Foreign Companies | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |
| Grand Totals | 1,027,720 | 1,624,837 | 1,549,199 | 1,909,975 | 1,682,184 | 1,926,159 | 2,563,531 | 2,867,295 | 8,490,919 | 1,822,674 | 2,145,198 | 1,666,578 | 29,276,269 |

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

| | Totals for 1869 to 1880. | Losses Paid. | | | | | | | | | | | Totals for 1869 to 1891. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1881. | 1882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. | |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 1,098,943 | 128,869 | 80,711 | 82,480 | 92,961 | 105,210 | 135,950 | 131,933 | 139,784 | 125,029 | 138,318 | 147,957 | 2,408,145 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 472,221 | 152,074 | 73,838 | | | | | | | | | | 698,133 |
| Citizens' | 736,720 | 89,058 | 119,581 | 135,613 | 148,531 | 120,488 | 134,782 | 170,235 | 146,937 | 121,802 | 148,688 | 186,202 | 2,258,637 |
| Dominion | 93,673 | 54,582 | | | | | | | | | | | 148,255 |
| Eastern | | | | | | | | | | 200 | 35,297 | 73,162 | 108,659 |
| *London Mutual Fire | 723,603 | 94,632 | 60,758 | 70,211 | 75,748 | 78,556 | 83,830 | 102,639 | 95,257 | 92,388 | 95,952 | 86,710 | 1,660,284 |
| National | 287,732 | | | | | | | | | | | | 287,732 |
| Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec | 613,504 | 392,442 | 42,338 | 49,056 | 34,829 | 39,360 | 46,033 | 61,254 | 57,976 | 68,762 | 50,499 | 75,094 | 1,531,147 |
| Royal Canadian | 1,546,450 | 142,440 | 103,328 | 117,806 | 161,489 | 114,684 | 152,313 | 126,196 | 134,896 | 115,583 | 110,347 | 155,102 | 2,980,634 |
| †Sovereign | 453,479 | 107,042 | 78,811 | 96,884 | | | | | | | | | 736,216 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Western | 1,733,503 | 175,619 | 174,478 | 208,380 | 249,179 | 138,891 | 186,456 | 172,064 | 175,598 | 154,988 | 156,994 | 216,507 | 3,742,657 |
| | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,689,605 |
| *British Companies.* | | | | | | | | | | | | | |
| Atlas | | | | | | | | 19,824 | 23,873 | 31,835 | 45,657 | 44,945 | 166,134 |
| Caledonian | | | | 18,631 | 67,032 | 48,046 | 72,624 | 71,996 | 69,500 | 72,645 | 73,415 | 84,273 | 578,162 |
| City of London | | | 66,220 | 82,158 | 94,585 | 86,607 | 127,550 | 117,840 | 127,144 | 79,129 | 87,048 | 66,237 | 934,518 |
| Commercial Union | 1,167,734 | 203,594 | 238,110 | 254,744 | 237,611 | 186,827 | 227,179 | 206,844 | 145,737 | 176,702 | 151,640 | 207,527 | 3,404,249 |
| Employers' Liability | | | | | | | | 11,838 | 30,892 | 28,567 | 37,012 | 42,420 | 150,729 |
| Fire Insurance Association | | 7,453 | 75,568 | 96,797 | 88,231 | 88,437 | 93,807 | 117,097 | 89,472 | 57,397 | 61,930 | 67,426 | 843,615 |
| Glasgow and London | | | | | 109,609 | 104,043 | 144,330 | 216,999 | 219,775 | 209,489 | 163,100 | | 1,167,345 |
| Guardian | 705,617 | 58,965 | 45,027 | 38,740 | 68,562 | 79,163 | 99,846 | 121,111 | 93,334 | 115,694 | 146,763 | 154,623 | 1,727,445 |
| Imperial | 1,411,070 | 130,320 | 100,755 | 92,334 | 128,330 | 80,292 | 129,743 | 95,584 | 85,557 | 91,828 | 101,411 | 91,773 | 2,538,997 |
| Lancashire | 1,017,755 | 141,313 | 121,876 | 124,943 | 151,256 | 115,642 | 149,066 | 93,548 | 104,728 | 116,750 | 136,195 | 180,579 | 2,453,651 |
| Liverpool and London and Globe | 2,204,635 | 142,155 | 107,074 | 109,726 | 122,211 | 110,677 | 195,532 | 159,400 | 127,360 | 95,579 | 106,640 | 166,644 | 3,647,633 |
| London and Lancashire | 465 | 9,379 | 30,537 | 76,682 | 57,974 | 64,993 | 43,218 | 65,226 | 42,890 | 40,284 | 103,102 | 71,450 | 606,200 |
| London Assurance | 488,101 | 24,283 | 35,707 | 51,289 | 40,626 | 46,119 | 47,855 | 52,333 | 28,605 | 24,178 | 39,100 | 33,279 | 911,475 |
| Manchester | | | | | | | | | | | 6,700 | 47,525 | 54,225 |
| National of Ireland | | | | 6,472 | 24,700 | 38,094 | 76,134 | 53,554 | 43,823 | 37,437 | 50,772 | 60,242 | 391,228 |
| North British | 2,543,711 | 253,794 | 179,488 | 168,409 | 190,535 | 155,895 | 186,642 | 190,752 | 165,952 | 199,930 | 174,988 | 246,459 | 4,656,555 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Northern | 920,382 | 65,338 | 89,217 | 87,365 | 166,240 | 105,279 | 130,787 | 100,586 | 99,298 | 86,775 | 126,609 | 101,091 | 2,078,967 |
| Norwich Union | 1,415 | 14,205 | 40,436 | 54,098 | 48,063 | 48,695 | 46,074 | 62,316 | 46,101 | 36,618 | 54,650 | 68,605 | 521,276 |
| Phœnix of London | 947,041 | 121,359 | 123,946 | 145,025 | 176,594 | 91,904 | 150,407 | 112,280 | 96,786 | 88,548 | 110,201 | 138,527 | 2,302,618 |
| Queen | 1,927,781 | 150,759 | 150,717 | 132,189 | 140,051 | 129,232 | 128,645 | 119,306 | 107,049 | 107,028 | 115,506 | 117,058 | 3,325,321 |
| Royal | 3,034,275 | 324,667 | 315,855 | 418,241 | 360,084 | 295,008 | 267,443 | 307,772 | 284,209 | 227,111 | 294,526 | 366,376 | 6,495,567 |
| Scottish Commercial | 177,329 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 177,329 |
| Scottish Imperial | 400,765 | 21,821 | 39,593 | 21,229 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 483,408 |
| Scottish Union and National | ..... | ..... | 8,318 | 13,599 | 18,294 | 20,222 | 21,282 | 38,828 | 62,380 | 45,013 | 41,466 | 82,863 | 352,265 |
| Union Assurance Society | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,125 | 33,275 | 34,400 |
| United Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 79,965 | 79,965 |
| | 16,948,076 | 1,669,405 | 1,768,444 | 1,992,671 | 2,290,588 | 1,895,175 | 2,338,164 | 2,335,034 | 2,094,465 | 1,968,537 | 2,229,556 | 2,553,162 | 40,083,277 |
| *Foreign Companies.* | | | | | | | | | | | | | |
| Ætna | 1,452,762 | 60,018 | 82,164 | 51,952 | 55,224 | 54,276 | 68,401 | 68,430 | 73,742 | 58,422 | 84,647 | 74,395 | 2,184,433 |
| Agricultural of Watertown | 144,136 | 29,316 | 20,271 | 28,965 | 33,740 | 38,663 | 49,976 | 54,946 | 47,337 | 70,273 | 44,920 | 67,015 | 629,558 |
| Andes | 5,668 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 5,668 |
| Connecticut | ..... | ..... | ..... | ..... | ..... | ..... | 7,704 | 23,546 | 23,238 | 10,117 | 13,822 | 13,462 | 91,889 |
| Hartford | 671,932 | 71,227 | 56,554 | 71,415 | 85,534 | 68,868 | 69,043 | 65,544 | 58,558 | 57,552 | 109,018 | 108,034 | 1,493,279 |
| Home | 60,691 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 60,691 |
| Insurance Co. of North America | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 11,866 | 21,104 | 32,970 |
| Phœnix of Brooklyn | 104,070 | 3,100 | 3,710 | 14,795 | 17,500 | 25,116 | 28,736 | 91,693 | 26,034 | 32,558 | 27,297 | 46,323 | 420,932 |
| Phœnix of Hartford | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 9,346 | 73,474 | 82,820 |
| Queen of America | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 7,994 | 7,994 |
| | 2,439,259 | 163,661 | 162,699 | 167,127 | 191,998 | 186,923 | 223,860 | 304,159 | 228,909 | 228,922 | 300,916 | 411,801 | 5,010,234 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,689,605 |
| British Companies | 16,948,076 | 1,669,405 | 1,768,444 | 1,992,671 | 2,290,588 | 1,895,175 | 2,338,164 | 2,335,034 | 2,094,465 | 1,968,537 | 2,229,556 | 2,553,162 | 40,083,277 |
| Foreign Companies | 2,439,259 | 163,661 | 162,699 | 167,127 | 191,998 | 186,923 | 223,860 | 304,159 | 228,909 | 228,922 | 300,916 | 411,801 | 5,010,234 |
| Grand totals | 29,276,269 | 3,169,824 | 2,664,986 | 2,920,228 | 3,245,323 | 2,679,287 | 3,301,388 | 3,403,514 | 3,073,822 | 2,876,211 | 3,266,567 | 3,905,697 | 63,783,116 |

*Formerly the Agricultural.
†Formerly the Isolated Risk

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1902, inclusive.

| | Totals for 1869 to 1891. | Losses Paid. | | | | | | | | | | | Totals for 1869 to 1902. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1892. | 1893. | 1894. | 1895. | 1896. | 1897. | 1898. | 1899. | 1900. | 1901. | 1902. | |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| *Canadian Companies.* | | | | | | | | | | | | | |
| Anglo-American | | | | | | | | | | 51,804 | 82,516 | 105,206 | 239,526 |
| British America | 2,408,145 | 148,511 | 144,298 | 148,829 | 172,857 | 165,721 | 176,736 | 158,025 | 162,873 | 217,077 | 209,468 | 160,072 | 4,272,612 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 698,133 | | | | | | | | | | | | 698,133 |
| Canadian Fire | | | | | | | 13,665 | 30,451 | 19,540 | 77,916 | 66,747 | 59,542 | 267,861 |
| Citizens' | 2,258,637 | 28,521 | 712 | | | | | | | | | | 2,287,870 |
| Dominion | 148,255 | | | | | | | | | | | | 148,255 |
| Eastern | 108,659 | 119,835 | 188,314 | 151,072 | 64,481 | | | | | | | | 632,961 |
| Equity Fire | | | | | | | | | | | 37,956 | 55,075 | 93,031 |
| *London Mutual Fire | 1,660,284 | 96,262 | 99,088 | 126,532 | 117,940 | 125,638 | 131,415 | 119,357 | 120,542 | 124,692 | 139,713 | 156,868 | 3,018,331 |
| Mercantile | | 82,370 | 81,686 | 99,890 | 125,110 | 127,692 | 44,214 | 45,066 | 34,293 | 52,655 | 47,589 | 28,076 | 768,641 |
| National Fire | 287,732 | | | | | | | | | | | | 287,732 |
| Ottawa Fire | | | | | | | | | | 47,615 | 84,583 | 71,290 | 203,488 |
| Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec | 1,531,147 | 81,974 | 71,592 | 63,311 | 53,727 | 66,734 | 101,507 | 49,279 | 104,916 | 94,128 | 66,516 | 32,798 | 2,317,629 |
| Royal Canadian | 2,980,634 | 8,306 | | | | | | | | | | | 2,988,940 |
| †Sovereign | 736,216 | | | | | | | | | | | | 736,216 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Victoria-Montreal | | | | | | | | | 8,137 | 51,741 | | | 59,878 |
| Western | 3,742,657 | 226,440 | 211,459 | 211,637 | 272,888 | 227,781 | 251,354 | 185,527 | 186,800 | 295,459 | 274,811 | 196,287 | 6,283,100 |
| | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 713,566 | 718,891 | 587,705 | 637,101 | 1,013,087 | 1,009,899 | 865,214 | 27,433,310 |
| *British Companies.* | | | | | | | | | | | | | |
| ††Albion Fire Ins. Ass | 843,615 | 90,724 | 82,427 | | | | | | | | | | 1,016,766 |
| Alliance | | 115,399 | 177,903 | 162,232 | 124,330 | 106,319 | 94,831 | 118,921 | 106,732 | 242,278 | 150,163 | 22,399 | 1,421,507 |
| Atlas | 166,134 | 53,611 | 76,220 | 65,669 | 71,814 | 77,705 | 85,491 | 140,729 | 107,556 | 149,933 | 147,032 | 141,318 | 1,283,212 |
| Caledonian | 578,162 | 59,888 | 97,590 | 102,019 | 93,696 | 99,723 | 101,706 | 95,913 | 144,855 | 281,437 | 215,475 | 101,992 | 1,972,456 |
| City of London | 934,518 | 42,937 | | | | | | | | | | | 977,455 |
| Commercial Union | 3,404,249 | 289,795 | 253,659 | 241,680 | 298,272 | 224,423 | 255,943 | 276,668 | 287,269 | 300,438 | 281,721 | 153,784 | 6,267,901 |
| Employers' Liability | 150,729 | 51,649 | 53,423 | | | | | | | | | | 255,801 |
| Glasgow and London | 1,167,345 | | | | | | | | | | | | 1,167,345 |
| Guardian | 1,727,445 | 193,029 | 172,147 | 217,304 | 218,756 | 188,995 | 240,995 | 170,135 | 216,100 | 334,694 | 324,933 | 198,438 | 4,202,971 |
| Imperial | 2,538,997 | 93,039 | 161,072 | 106,669 | 109,880 | 104,225 | 121,872 | 118,173 | 199,057 | 307,418 | 216,795 | 104,145 | 4,181,342 |
| Lancashire | 2,453,651 | 173,592 | 196,318 | 157,654 | 223,166 | 165,504 | 205,372 | 153,435 | 243,329 | 293,934 | 206,042 | 20,273 | 4,492,270 |
| ††Law Union and Rock | | | | | | | | | 3,535 | 34,023 | 41,995 | 13,048 | 92,603 |
| Liverpool and London and Globe | 3,647,633 | 202,829 | 281,337 | 215,783 | 249,608 | 204,133 | 259,826 | 209,097 | 280,406 | 301,809 | 343,103 | 187,846 | 6,383,410 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| London and Lancashire | 606,200 | 106,277 | 95,406 | 108,758 | 162,376 | 89,008 | 105,652 | 226,586 | 106,307 | 195,108 | 135,574 | 114,709 | 2,051,952 |
| London Assurance | 911,475 | 47,823 | 75,476 | 75,179 | 109,385 | 62,386 | 100,147 | 156,950 | 77,269 | 132,271 | 113,541 | 43,430 | 1,905,332 |
| Manchester | 54,225 | 79,519 | 109,692 | 148,745 | 155,536 | 107,167 | 149,540 | 112,863 | 147,384 | 321,487 | 204,759 | 73,324 | 1,664,241 |
| National of Ireland | 391,228 | 61,713 | 77,817 | 65,741 | 71,814 | 77,705 | 85,491 | 140,729 | 107,556 | 149,933 | 128,980 | 120,683 | 1,479,390 |
| North British | 4,656,555 | 240,402 | 336,358 | 225,264 | 240,028 | 209,793 | 332,504 | 272,694 | 345,245 | 520,111 | 354,205 | 233,388 | 7,966,547 |
| Northern | 2,078,967 | 101,738 | 121,612 | 113,862 | 156,392 | 132,853 | 110,389 | 125,305 | 158,868 | 187,078 | 242,012 | 100,804 | 3,629,880 |
| Norwich Union | 521,276 | 74,582 | 91,212 | 114,258 | 131,346 | 123,332 | 172,310 | 196,340 | 171,356 | 293,017 | 252,542 | 176,084 | 2,317,655 |
| Phœnix of London | 2,302,618 | 135,335 | 165,067 | 162,357 | 149,890 | 138,331 | 193,552 | 230,395 | 318,356 | 396,234 | 398,455 | 242,672 | 4,833,262 |
| Queen | 3,325,321 | | | | | | | | | | | | 3,325,321 |
| Royal | 6,495,567 | 361,616 | 446,332 | 402,605 | 439,127 | 389,995 | 377,278 | 394,200 | 416,076 | 497,403 | 485,718 | 365,377 | 11,071,294 |
| Scottish Commercial | 177,329 | | | | | | | | | | | | 177,329 |
| Scottish Imperial | 483,408 | | | | | | | | | | | | 483,408 |
| Scottish Union and National | 352,265 | 94,038 | 109,741 | 81,758 | 124,046 | 96,187 | 72,179 | 114,408 | 106,630 | 133,118 | 204,334 | 110,597 | 1,599,301 |
| Sun Insurance Office | | 7,717 | 58,177 | 88,469 | 116,304 | 105,069 | 150,728 | 115,180 | 144,113 | 163,464 | 160,533 | 95,030 | 1,204,784 |
| Union Assurance Society | 34,400 | 47,227 | 91,849 | 117,321 | 127,577 | 143,141 | 118,861 | 188,401 | 179,213 | 280,041 | 281,280 | 105,155 | 1,714,466 |
| United Fire | 79,965 | 153,670 | 165,277 | 121,534 | 28,994 | | | | | | | | 549,440 |
| | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 2,845,994 | 3,334,667 | 3,557,122 | 3,867,212 | 5,515,231 | 4,889,192 | 2,724,487 | 79,688,641 |
| *Foreign Companies.* | | | | | | | | | | | | | |
| Ætna | 2,184,433 | 105,379 | 91,254 | 77,816 | 107,468 | 67,243 | 110,165 | 102,714 | 106,455 | 296,451 | 141,995 | 78,116 | 3,469,489 |
| Agricultural of Watertown | 629,558 | 47,990 | 43,037 | 55,666 | 42,230 | 36,693 | 2,104 | | | | | | 857,278 |
| American Fire | | | | | | | | | 5,207 | 36,703 | 25,070 | | 66,980 |
| Andes | 5,668 | | | | | | | | | | | | 5,668 |
| Connecticut Fire | 91,889 | 15,990 | 20,198 | 13,619 | 29,468 | 21,491 | 33,503 | 50,238 | 38,774 | 44,552 | 31,879 | 27,090 | 418,691 |
| Hartford | 1,493,279 | 72,716 | 97,167 | 94,407 | 118,373 | 80,304 | 99,292 | 119,092 | 111,647 | 263,300 | 147,172 | 70,822 | 2,767,571 |
| Home, New Haven | 60,691 | | | | | | | | | | | | 60,691 |
| Home, New York | | | | | | | | | | | | 1,794 | 1,794 |
| Ins. Co. of N. America | 32,970 | 31,075 | 43,132 | 58,653 | 58,703 | 68,471 | 86,638 | 91,294 | 77,244 | 178,154 | 110,442 | 69,749 | 906,525 |
| Phenix of Brooklyn | 420,932 | 73,286 | 63,214 | 62,666 | 98,536 | 56,806 | 35,176 | 48,309 | 46,329 | 68,853 | 97,917 | 54,700 | 1,126,664 |
| Phœnix of Hartford | 82,820 | 169,316 | 229,819 | 145,013 | 140,935 | 113,092 | 120,858 | 108,471 | 106,457 | 90,908 | 80,225 | 47,177 | 1,435,091 |
| Queen of America | 7,994 | 191,150 | 171,608 | 184,851 | 188,697 | 169,841 | 160,539 | 119,542 | 185,612 | 267,054 | 241,165 | 213,140 | 2,101,193 |
| | 5,010,234 | 706,902 | 759,429 | 692,631 | 784,410 | 613,941 | 648,275 | 639,660 | 677,725 | 1,245,975 | 875,865 | 562,588 | 13,217,635 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 713,566 | 718,891 | 587,705 | 637,101 | 1,013,087 | 1,009,899 | 865,214 | 27,433,310 |
| British Companies | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 2,845,994 | 3,334,667 | 3,557,122 | 3,867,212 | 5,515,231 | 4,889,192 | 2,724,487 | 79,688,641 |
| Foreign Companies | 5,010,234 | 706,902 | 759,429 | 692,631 | 784,410 | 613,941 | 648,275 | 639,660 | 677,725 | 1,245,975 | 875,865 | 562,588 | 13,217,635 |
| Grand totals | 63,783,116 | 4,377,270 | 5,052,690 | 4,589,363 | 4,993,750 | 4,173,501 | 4,701,833 | 4,784,487 | 5,182,038 | 7,774,293 | 6,774,956 | 4,152,289 | 120,339,586 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive.

| Companie | for 1869 to 1902. | Losses Paid. | | | | | | | | | | | Totals from 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *Canadian.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | | | | 6,463 | 18,307 | 27,231 | 33,580 | 62,589 | 105,901 | 79,316 | 87,678 | 80,084 | 501,149 |
| Anglo-American | 239,526 | 163,612 | 311,345 | 143,737 | 137,123 | 166,581 | 237,662 | 144,540 | 135,503 | 160,622 | 121,044 | 131,646 | 2,092,941 |
| Beaver Fire | | | | | | | | | | | | None. | None. |
| British America | 4,272,612 | 208,212 | 529,763 | 242,700 | 266,930 | 270,614 | 330,815 | 237,212 | 230,934 | 235,565 | 221,617 | 258,474 | 7,305,478 |
| British Colonial | | | | | | | | | | | 911 | 11,000 | 11,911 |
| British Northwestern | | | | | | | | | | | 4,931 | 19,619 | 24,550 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 698,133 | | | | | | | | | | | | 698,133 |
| Canada National | | | | | | | | | | 367 | 26,497 | 49,756 | 76,620 |
| Canadian Fire | 267,861 | 102,613 | 156,040 | 76,536 | 102,785 | 87,804 | 157,805 | 117,063 | 109,007 | 92,305 | 91,814 | 132,072 | 1,493,705 |
| Central Canada Manufacturers | | | | | | 3,591 | 16,092 | 16,991 | 15,976 | 39,390 | 42,783 | 62,591 | 197,414 |
| Citizens' | 2,287,870 | | | | | | | | | | | | 2,287,870 |
| Dominion | 148,255 | | | | | | | | | | | | 148,255 |
| Dominion Fire | | | | | | 20,193 | 144,328 | 98,804 | 123,844 | 155,292 | 146,348 | 180,416 | 869,225 |
| Eastern | 632,961 | | | | | | | | | | | | 632,961 |
| Eastern Canada Manufacturers | | | | | | 3,591 | 16,092 | 16,991 | 15,199 | | | | 51,873 |
| Equity Fire | 93,031 | 83,068 | 142,503 | 95,812 | 92,326 | 118,144 | 158,226 | 99,066 | 189,774 | 117,141 | 117,848 | 130,866 | 1,437,805 |
| Factories Insurance Co | | | | | | | | | 68,053 | 91,183 | 145,698 | 47,802 | 352,736 |
| Hudson Bay Insurance Co | | | | | | | | | 12,387 | 57,663 | 71,721 | 95,638 | 237,409 |
| Imperial Underwriters | | | | | | | | | | | | 15,387 | 15,387 |
| Liverpool-Manitoba | | | | | | | | | | | 233,182 | 211,224 | 444,406 |
| *London Mutual Fire | 3,018,331 | 222,565 | 331,429 | 258,976 | 254,564 | 223,329 | 281,161 | 229,144 | 176,686 | 219,953 | 221,185 | 294,777 | 5,732,080 |
| Manitoba Assurance Co | | | | 35,031 | 53,808 | 63,899 | 96,036 | 75,395 | 132,113 | 198,472 | | | 648,754 |
| Mercantile Fire | 768,641 | 41,137 | 112,271 | 27,283 | 26,928 | 50,468 | 82,014 | 80,080 | 139,681 | 101,537 | 91,329 | 98,523 | 1,619,892 |
| Montreal-Canada Fire | | | 87,819 | 116,052 | 195,434 | 192,313 | 183,170 | 129,411 | 102,106 | 130,886 | 91,617 | 94,401 | 1,323,209 |
| Mount Royal | | | | | | | | | | | 93,464 | 124,265 | 217,729 |
| National Fire | 287,732 | | | | | | | | | | | | 287,732 |
| North Empire Fire | | | | | | | | 643 | 8,943 | 28,296 | 26,703 | 49,912 | 114,497 |
| North West Fire | | | | | | | | | | | 45,871 | 46,201 | 92,072 |
| Nova Scotia Fire | | | | 7,998 | 10,770 | 16,543 | 18,736 | 30,279 | 68,108 | 57,150 | 84,670 | 83,523 | 377,777 |
| Occidental Fire | | | | | | | | 25,209 | 38,499 | 32,610 | 59,259 | 84,090 | 239,667 |
| Ontario Fire | | | | | | 69,431 | 184,594 | 112,474 | 151,455 | 167,882 | 111,762 | 53,507 | 851,105 |
| Ottawa Assurance Co | 203,488 | 123,038 | 188,564 | 86,738 | 104,826 | 93,823 | 19,221 | 25,225 | 43,327 | −22,736 | 739 | | 866,253 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Pacific Coast Fire | | | | | | | 39,005 | 13,148 | 28,119 | 23,929 | 29,892 | 13,794 | 147,887 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec Fire | 2,317,629 | 36,962 | 142,877 | 44,518 | 73,089 | 39,692 | 48,316 | 113,422 | 87,993 | 88,409 | 94,190 | 119,445 | 3,206,542 |
| Richmond and Drummond | | | | | 4,774 | 36,144 | 78,847 | 72,247 | 64,381 | | | | 256,393 |
| Rimouski | | | | | | 119,538 | 148,366 | 190,191 | 234,086 | 227,618 | 224,787 | 248,613 | 1,363,199 |
| Royal Canadian | 2,988,950 | | | | | | | | | | | | 2,988,950 |
| †Sovereign | 736,216 | | | | | | | | | | | | 736,216 |
| Sovereign Fire | | | | | 514 | 27,949 | 67,616 | 45,596 | 27,389 | 38,464 | 51,792 | 55,869 | 315,189 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Victoria-Montreal | 59,878 | | | | | | | | | | | | 59,878 |
| Western | 6,283,100 | 228,471 | 558,864 | 257,221 | 259,953 | 170,571 | 319,514 | 187,788 | 235,186 | 197,885 | 192,429 | 257,056 | 9,148,038 |
| | 27,433,320 | 1,209,678 | 2,561,475 | 1,399,065 | 1,602,131 | 1,801,449 | 2,655,226 | 2,123,508 | 2,544,650 | 2,519,179 | 2,731,761 | 3,020,551 | 51,601,993 |
| *British.* | | | | | | | | | | | | | |
| ‡Albion Fire Insurance Association | 1,016,766 | | | | | | | | | | | | 1,016,766 |
| Alliance | 1,421,507 | 114,640 | 556,239 | 87,964 | 53,809 | 82,537 | 79,673 | 44,206 | 87,523 | 106,772 | 102,045 | 78,648 | 2,815,563 |
| Aths | 1,283,212 | 141,022 | 488,703 | 227,883 | 185,521 | 236,996 | 269,469 | 205,895 | 289,073 | 311,967 | 294,396 | 274,618 | 4,208,755 |
| Caledonian | 1,972,456 | 132,790 | 368,008 | 158,152 | 127,114 | 170,689 | 250,882 | 132,710 | 175,706 | 223,743 | 214,632 | 226,559 | 4,153,441 |
| City of London | 977,455 | | | | | | | | | | | | 977,455 |
| Commercial Union | 6,267,901 | 261,278 | 559,371 | 223,062 | 202,418 | 288,982 | 525,607 | 487,171 | 603,668 | 696,994 | 414,033 | 352,341 | 10,882,826 |
| Employers' Liability | 255,801 | | | | | | | | None. | 20,417 | 60,428 | 108,422 | 445,068 |
| General Accident, Fire and Life | | | | | | | 4,182 | 81,189 | 147,557 | 182,797 | 132,882 | 164,179 | 712,786 |
| Glasgow and London | 1,167,345 | | | | | | | | | | | | 1,167,345 |
| Guardian | 4,202,971 | 285,762 | 446,445 | 284,460 | 280,528 | 367,923 | 446,333 | 391,660 | 433,844 | 476,700 | 522,783 | 558,060 | 8,697,379 |
| Imperial | 4,181,342 | | | | | | | | | | | | 4,181,342 |
| Lancashire | 4,492,270 | | | | | | | | | | | | 4,492,270 |
| **Law Union and Rock | 92,603 | 58,317 | 117,666 | 26,826 | 49,790 | 68,826 | 78,780 | 60,585 | 81,629 | 104,259 | 113,957 | 113,772 | 967,010 |
| Liverpool and London and Globe | 6,383,410 | 273,920 | 813,101 | 430,892 | 533,162 | 770,662 | 802,131 | 694,558 | 621,266 | 749,734 | 730,921 | 779,787 | 13,583,544 |
| London and Lancashire Fire | 2,051,952 | 148,788 | 422,806 | 131,844 | 131,795 | 168,438 | 284,926 | 212,309 | 291,884 | 360,856 | 257,397 | 306,029 | 4,769,018 |
| London Assurance | 1,905,332 | 78,041 | 168,649 | 54,203 | 48,502 | 68,347 | 86,932 | 44,643 | 76,952 | 89,846 | 107,348 | 134,444 | 2,857,239 |
| Manchester | 1,664,241 | 102,460 | 147,537 | | | | | | | | | | 1,914,238 |
| National of Ireland | 1,479,390 | 156,895 | 70,552 | | | | | | | | | | 1,706,837 |
| North British and Mercantile | 7,966,547 | 316,374 | 741,146 | 282,439 | 319,625 | 451,605 | 431,631 | 449,596 | 458,522 | 508,613 | 459,220 | 561,164 | 12,946,482 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive—*Concluded.*

| Companies. | Totals for 1869 to 1902. | Losses Paid. | | | | | | | | | | | Totals from 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *British* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Northern | 3,629,880 | 261,952 | 555,909 | 219,090 | 213,028 | 340,211 | 420,626 | 302,622 | 283,766 | 260,730 | 309,375 | 376,852 | 7,180,011 |
| Norwich Union | 2,317,655 | 224,809 | 454,874 | 234,299 | 247,127 | 259,774 | 366,968 | 246,368 | 321,783 | 362,261 | 408,652 | 469,707 | 5,914,277 |
| Palatine Insurance Co. | | | | | | | | | | | 3,706 | 76,722 | 80,428 |
| Phœnix of London | 4,833,262 | 307,293 | 613,373 | 319,759 | 357,723 | 396,419 | 579,278 | 464,100 | 499,451 | 532,836 | 546,348 | 561,896 | 10,011,738 |
| Provincial | | | | | | | | | None. | 1,702 | 2,945 | 22,501 | 27,148 |
| Queen | 3,325,321 | | | | | | | | | | | | 3,325,321 |
| Royal | 11,071,294 | 497,345 | 1,379,588 | 490,421 | 554,056 | 760,500 | 703,270 | 603,694 | 686,345 | 600,006 | 777,035 | 686,494 | 18,810,098 |
| Royal Exchange | | | | | | | | | 87 | 66,393 | 116,305 | 155,549 | 368,334 |
| Scottish Commercial | 177,329 | | | | | | | | | | | | 177,329 |
| Scottish Imperial | 483,408 | | | | | | | | | | | | 483,408 |
| Scottish Union and National | 1,599,301 | 172,567 | 536,796 | 96,963 | 85,357 | 92,755 | 172,127 | 112,359 | 105,622 | 151,713 | 131,473 | 179,703 | 3,436,826 |
| Sun Insurance Office | 1,204,784 | 131,057 | 326,955 | 150,869 | 168,456 | 218,611 | 202,924 | 210,584 | 204,228 | 235,175 | 233,253 | 274,451 | 3,561,347 |
| Union Assurance Society | 1,714,466 | 138,454 | 405,201 | 215,580 | 271,233 | 272,661 | | | | | 214,805 | 253,792 | 3,486,292 |
| United Fire | 549,440 | | | | | | | | | | | | 549,440 |
| Yorkshire | | | | | | 58,049 | 70,992 | 105,338 | 119,820 | 138,374 | 134,975 | 223,761 | 851,309 |
| | 79,688,641 | 3,803,764 | 9,172,919 | 3,634,706 | 3,829,244 | 5,073,985 | 5,776,725 | 4,849,587 | 5,488,726 | 6,181,888 | 6,319,064 | 6,939,451 | 140,758,760 |
| *Foreign.* | | | | | | | | | | | | | |
| Ætna | 3,469,489 | 116,992 | 262,709 | 95,265 | 76,725 | 82,165 | 88,935 | 90,213 | 122,707 | 140,342 | 118,492 | 158,018 | 4,822,052 |
| Agricultural of Watertown | 857,278 | | | | | | | | | | | | 857,278 |
| American Central | | | | | | | | | | | 12,066 | 54,993 | 67,059 |
| American Fire | 66,980 | | | | | | | | | | | | 66,980 |
| American Insurance Co. | | | | | | | | | | | None. | 23,999 | 23,999 |
| American Lloyds | | | | | | | | | None. | 457 | 1,314 | 12,654 | 14,425 |
| Andes | 5,668 | | | | | | | | | | | | 5,668 |
| California Insurance Co. | | | | | | | | | | | 791 | 5,970 | 6,761 |
| Connecticut Fire | 418,691 | 48,497 | 112,941 | 18,730 | 30,564 | 69,302 | 85,954 | 77,735 | 52,519 | 76,672 | 52,524 | 79,944 | 1,124,073 |
| Continental | | | | | | | | | None. | 56,862 | 214,388 | 182,028 | 453,278 |
| Equitable Fire and Marine | | | | | | | | | | | | 4,998 | 4,998 |
| Fidelity-Phenix | | | | | | | | | 134,484 | 180,097 | 251,084 | 267,639 | 833,304 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fireman's Fund | | | | | | | | | | | 21,165 | 11,879 | 33,044 |
| Firemen's Insurance Co. | | | | | | | | | | | 4,362 | 30,680 | 35,042 |
| La Compag. d'Ass. Générales | | | | | | | | | | | None. | 48,179 | 48,179 |
| German-American | | | | 34,712 | 48,148 | 81,223 | 131,174 | 87,501 | 117,980 | 133,542 | 228,011 | 254,077 | 1,116,371 |
| Germania Fire | | | | | | | | | | | 11,679 | 56,072 | 67,751 |
| Glens Falls | | | | | | | | | | | | None. | None. |
| Hartford Fire | 2,767,571 | 102,555 | 333,098 | 185,198 | 239,367 | 307,852 | 318,158 | 300,900 | 504,325 | 294,924 | 412,708 | 411,631 | 6,208,287 |
| Home, New Haven | 60,691 | | | | | | | | | | | | 60,691 |
| Home Ins. Co., New York | 1,794 | 61,654 | 425,292 | 159,003 | 132,325 | 212,116 | 188,051 | 174,798 | 219,800 | 188,558 | 196,747 | 256,614 | 2,210,752 |
| Insurance Co. of North America | 906,525 | 108,194 | 302,134 | 82,456 | 129,496 | 168,634 | 206,883 | 202,549 | 130,551 | 199,962 | 195,453 | 265,624 | 2,898,461 |
| Insur. Co. of the State of Pa | | | | | | | | | | | 58,460 | 87,271 | 145,731 |
| Lumber Insurance Company | | | | | 39,105 | 15,027 | 51,276 | 89,689 | 148,491 | 110,581 | 99,625 | 88,084 | 641,878 |
| National Fire | | | | | | | 1,105 | 15,532 | 164,240 | 135,614 | 261,611 | 394,398 | 972,533 |
| National Union Fire | | | | | | | | | | 17,610 | 95,778 | 133,143 | 246,531 |
| Niagara Fire | | | | | | | | | | | 34,381 | 36,198 | 70,579 |
| Northwestern National | | | | | | | | | | | 2,858 | 18,441 | 21,299 |
| Phenix of Brooklyn | 1,126,664 | 81,713 | 241,826 | 97,903 | 108,411 | 185,351 | 176,132 | 136,363 | | | | | 2,154,363 |
| Phœnix of Hartford | 1,435,091 | 76,268 | 144,197 | 78,693 | 63,736 | 69,242 | 84,448 | 85,899 | 133,341 | 184,187 | 154,860 | 211,347 | 2,721,309 |
| Providence-Washington | | | | | | | | | | | 25,209 | 94,795 | 120,004 |
| Queen of America | 2,101,193 | 261,401 | 542,943 | 214,788 | 272,219 | 324,018 | 430,842 | 310,093 | 337,012 | 337,525 | 315,079 | 352,088 | 5,799,801 |
| Rochester-German | | | | | 12,820 | 51,677 | 40,003 | 28,601 | 57,585 | | | | 193,689 |
| Springfield Fire | | | | | | | None. | 34,760 | 63,647 | 84,952 | 116,147 | 219,703 | 519,209 |
| St. Paul Fire and Marine | | | | | | | 41,543 | 39,092 | 72,335 | 84,569 | 106,011 | 108,400 | 451,980 |
| L'Union, Paris, France | | | | | | | | | | 9,427 | 41,329 | 102,978 | 153,734 |
| Westchester Fire | | | | | | | | | | | 12,561 | 71,312 | 83,873 |
| | 13,217,635 | 857,274 | 2,365,140 | 966,748 | 1,152,916 | 1,569,607 | 1,847,504 | 1,673,731 | 2,259,017 | 2,235,881 | 3,068,756 | 4,043,757 | 35,257,966 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 27,433,320 | 1,209,678 | 2,561,475 | 1,399,065 | 1,602,131 | 1,801,449 | 2,655,226 | 2,123,508 | 2,544,650 | 2,519,179 | 2,731,761 | 3,020,551 | 51,601,993 |
| British | 79,688,641 | 3,803,764 | 9,172,919 | 3,634,706 | 3,829,244 | 5,073,985 | 5,776,725 | 4,849,587 | 5,488,726 | 6,181,888 | 6,319,061 | 6,939,151 | 140,758,700 |
| Foreign | 13,217,635 | 857,274 | 2,365,140 | 966,748 | 1,152,916 | 1,569,607 | 1,847,504 | 1,673,731 | 2,259,017 | 2,235,881 | 3,068,756 | 4,043,757 | 35,257,966 |
| | 120,339,596 | 5,870,716 | 14,099,534 | 6,000,519 | 6,584,291 | 8,445,041 | 10,279,455 | 8,646,826 | 10,292,393 | 10,936,948 | 12,119,581 | 14,003,759 | 227,618,659 |

TABLE III.—SUMMARY OF LOSSES PAID FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1920, INCLUSIVE

| | Totals from 1869 to 1913 | Losses Paid, 1914 | Losses Paid, 1915 | Losses Paid, 1916 | Losses Paid, 1917 | Losses Paid, 1918 | Losses Paid, 1919 | Losses Paid, 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *Canadian Companies* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | 501,149 | 88,906 | 93,607 | 83,954 | 54,685 | 100,703 | 103,573 | 99,672 | 1,126,249 |
| Anglo-American | 2,092,941 | 122,659 | 117,243 | | | | | | 2,332,843 |
| Antigonish Farmers | | | | | | | 617 | 1,170 | 1,787 |
| Beaver Fire | None | 446 | 1,548 | 8,651 | 6,134 | 6,246 | 6,650 | 7,080 | 36,755 |
| British America | 7,305,478 | 296,396 | 284,695 | 307,959 | 308,856 | 342,914 | 295,455 | 359,282 | 9,501,035 |
| British Colonial | 11,911 | 26,494 | 77,723 | 77,235 | 76,231 | 75,224 | 97,715 | 119,324 | 561,857 |
| British Northwestern | 24,550 | 38,832 | 32,622 | 25,899 | 25,120 | 54,100 | 41,506 | 52,726 | 295,355 |
| Canada Accident | | | | 5,133 | 15,487 | 27,894 | 27,354 | 51,098 | 126,966 |
| Canada Agricultural | 290,101 | | | | | | | | 290,101 |
| Canada Fire | 698,133 | | | | | | | | 698,133 |
| Canada National | 76,620 | 79,174 | 86,858 | 118,220 | 60,239 | 90,463 | 65,623 | 61,282 | 638,479 |
| Canada Security | | | | | | | 1,486 | 28,820 | 30,306 |
| Canadian Fire | 1,493,705 | 121,913 | 112,465 | 98,389 | 102,873 | 135,061 | 114,692 | 117,476 | 2,296,574 |
| Canadian Indemnity | | | | | | | 29,963 | 28,431 | 58,394 |
| (a) Canadian Lumbermen's Insurance Exchange | | | None | None | None | None | None | None | None |
| Canadian Surety | | | | | | | None | None | None |
| Central Canada Manufacturers | 197,414 | | | | | | | | 197,414 |
| Citizens' | 2,287,870 | | | | | | | | 2,287,870 |
| Cumberland Farmers | | | | | | | 5 | 1,238 | 1,243 |
| Dominion | 148,255 | | | | | | | | 148,255 |
| Dominion Fire | 869,225 | 156,371 | 143,303 | 108,593 | 144,222 | 153,982 | 150,114 | 182,430 | 1,908,240 |
| Dominion of Canada Guarantee and Accident | | | 188 | 6,304 | 11,796 | 10,329 | 14,017 | 23,627 | 66,261 |
| Eastern | 632,961 | | | | | | | | 632,961 |
| Eastern Canada Manufacturers | 51,873 | | | | | | | | 51,873 |
| Equity Fire | 1,437,805 | 87,921 | | | | | | | 1,525,726 |
| Factories Insurance Co | 352,736 | 149,852 | 133,933 | 76,385 | | | | | 712,906 |
| Fire Ins. Co. of Canada | | | | | | None | 18,881 | 94,750 | 113,631 |
| General Accident of Canada | | | | | | | 3,353 | 16,960 | 20,313 |
| Globe Indemnity | | | | | 16,937 | 47,210 | 53,192 | 64,054 | 181,393 |
| Grain Insurance | | | | | | | | 29,602 | 29,602 |
| Guardian Insurance Co. of Canada | | | | | | None | 4,227 | 24,480 | 28,707 |
| Halifax | | | | | | | 26,826 | 13,201 | 40,027 |
| Hamilton Fire | | | | 22,588 | | | | | 22,588 |
| Hudson Bay Insurance Co | 237,409 | 49,340 | 65,151 | 85,471 | 88,780 | 111,995 | 107,052 | 88,850 | 834,048 |
| Imperial Guarantee and Accident | | | | | | None | None | None | None |
| Imperial Underwriters | 15,387 | 41,357 | 64,379 | 40,762 | 32,112 | 47,860 | 51,175 | 67,554 | 366,586 |
| Kings Mutual | | | | | | | 2,245 | 4,232 | 6,477 |
| Liverpool-Manitoba | 441,406 | 250,558 | 131,870 | 140,282 | 103,416 | 117,552 | 105,458 | 96,659 | 1,390,201 |
| London and Lancashire Guarantee and Accident | | | | | | | None | None | None |
| (b) London Mutual Fire | 5,732,080 | 399,399 | 281,380 | 279,365 | 193,348 | 258,605 | 232,344 | 255,096 | 7,632,117 |
| Manitoba Assurance Co | 648,754 | | | | | | | | 648,754 |
| Mercantile Fire | 1,619,892 | 171,603 | 135,375 | 148,499 | 108,324 | 155,239 | 96,116 | 154,031 | 2,589,079 |
| Montreal-Canada Fire | 1,323,209 | 95,710 | 89,385 | | | | | | 1,508,304 |
| Mount Royal | 217,729 | 152,047 | 161,653 | 182,855 | 240,022 | 264,101 | 285,369 | 277,189 | 1,780,965 |
| Mutual Fire | | | | | | | 4,964 | 8,630 | 13,594 |
| National Fire | 287,732 | | | | | | | | 287,732 |
| North American Accident | | | | | | None | None | None | None |
| North Empire Fire | 114,497 | 63,427 | 57,905 | 103,303 | 60,462 | 63,864 | 83,130 | 96,637 | 643,225 |
| North West Fire | 92,072 | 69,258 | 84,093 | 94,041 | 84,169 | 68,528 | 70,502 | 63,167 | 625,830 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Nova Scotia Fire | 377,777 | | | | | | | | 377,777 |
| Occidental Fire | 239,667 | 82,232 | 68,673 | 54,518 | 81,812 | 100,536 | 102,288 | 92,207 | 821,933 |
| Ontario Fire | 851,105 | | | | | | | | 851,105 |
| Ottawa Assurance Co. | 866,253 | | | | | | | | 866,253 |
| Ottawa Agricultural | 108,164 | | | | | | | | 108,164 |
| Pacific Coast Fire | 147,887 | 39,837 | 32,478 | 29,815 | 46,582 | 49,730 | 31,957 | 54,276 | 432,562 |
| Pacific Marine | | | | | | | | 1,106 | 1,106 |
| Pictou County Farmers' | | | | | | | 1,239 | 2,761 | 4,000 |
| Provincial | 957,146 | | | | | | | | 957,146 |
| Quebec Fire | 3,200,542 | 122,805 | 84,121 | 152,070 | 151,459 | 107,365 | 123,054 | 178,862 | 4,126,878 |
| Reliance | | | | | | | | None | None |
| Richmond and Drummond | 256,393 | | | | | | | | 256,393 |
| Rimouski | 1,363,199 | | | | | | | | 1,363,199 |
| Royal Canadian | 2,988,940 | | | | | | | | 2,988,940 |
| Scottish Canadian | | | | | | | | None | None |
| (c) Sovereign | 736,216 | | | | | | | | 736,216 |
| Sovereign Fire | 315,189 | | | | | | | | 315,189 |
| Stadacona | 773,695 | | | | | | | | 773,695 |
| Victoria-Montreal | 59,878 | | | | | | | | 59,878 |
| Western | 9,148,038 | 265,767 | 285,221 | 339,287 | 363,259 | 352,103 | 383,481 | 380,942 | 11,518,398 |
| | 51,601,983 | 2,972,304 | 2,625,869 | 2,595,578 | 2,376,825 | 2,741,904 | 2,736,223 | 3,198,302 | 70,848,988 |

(a) Formerly the Lumbermen's Fire Indemnity Contract. (b) Formerly Agricultural Mutual. (c) Formerly the Isolated Risk.

TABLE III.—SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1920 inclusive—*Continued.*

| — | Totals from 1869 to 1913 | Losses Paid, 1914 | Losses Paid, 1915 | Losses Paid, 1916 | Losses Paid, 1917 | Losses Paid, 1918 | Losses Paid, 1919 | Losses Paid, 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| (a) Albion Fire Insurance Association | 1,016,766 | | | | | | | | 1,016,766 |
| Alliance | 2,815,563 | 144,836 | 90,381 | 114,759 | 128,786 | 208,832 | 118,137 | 190,882 | 3,812,176 |
| Atlas | 4,208,755 | 328,301 | 310,587 | 337,971 | 291,227 | 305,348 | 290,760 | 264,202 | 6,337,151 |
| British Crown | | | | | 155,243 | 168,707 | 167,840 | 296,636 | 788,432 |
| British General | | | | | | | None | 29,152 | 29,152 |
| British Traders | | | | | | 4,010 | 47,555 | 123,054 | 176,449 |
| Caledonian | 4,153,441 | 274,450 | 237,033 | 290,004 | 205,501 | 226,913 | 102,163 | 213,115 | 5,762,670 |
| Car and General | | | | | | None | 28,722 | 45,411 | 74,133 |
| Century | | | | | 54,337 | 95,756 | 72,507 | 118,632 | 341,232 |
| China Fire | | | | | | | None | 554 | 554 |
| City of London | 977,455 | | | | | | | | 977,455 |
| Commercial Union | 10,882,826 | 470,222 | 471,565 | 639,752 | 487,239 | 654,903 | 401,347 | 582,640 | 14,590,494 |
| (b) Eagle, Star and British Dominions | | | 57,898 | 62,429 | 71,789 | 93,716 | 94,830 | 186,501 | 567,463 |
| Employers' Liability | 445,068 | 153,515 | 189,959 | 189,871 | 215,791 | 336,838 | 267,354 | 401,723 | 2,200,119 |
| Essex and Suffolk | | | | | | | | 4,377 | 4,377 |
| General Accident, Fire and Life | 712,786 | 111,152 | 126,881 | 154,823 | 199,764 | 232,188 | 154,792 | 273,128 | 1,965,514 |
| Glasgow and London | 1,167,345 | | | | | | | | 1,167,345 |
| Guardian | 8,607,379 | 558,248 | 482,686 | 588,909 | 600,081 | 736,098 | 595,484 | 740,270 | 13,000,055 |
| Imperial | 4,181,342 | | | | | | | | 4,181,342 |
| Lancashire | 4,402,270 | | | | | | | | 4,402,270 |
| (c) Law, Union and Rock | 967,010 | 137,003 | 182,822 | 131,146 | 144,385 | 165,423 | 84,691 | 117,766 | 1,930,246 |
| Liverpool and London and Globe | 13,583,544 | 902,101 | 710,524 | 718,868 | 665,949 | 738,448 | 651,049 | 735,060 | 18,705,543 |
| London Guarantee and Accident | | | None | 11,956 | 84,980 | 225,052 | 318,2080 | 531,890 | 1,172,146 |
| London and Lancashire Fire | 4,769,018 | 391,200 | 333,860 | 356,533 | 408,719 | 399,313 | 415,356 | 549,922 | 7,624,321 |
| London Assurance | 2,857,239 | 128,502 | 139,186 | 131,239 | 156,250 | 101,120 | 116,696 | 217,477 | 3,937,709 |
| Manchester | 1,914,238 | | | | | | | | 1,914,238 |
| Marine Insurance Co | None | None | None | None | None | None | None | None | None |
| Merchants Marine | | | | | | | | None | None |
| Motor Union | | | | | | | None | None | None |
| National of Ireland | 1,706,837 | | | | | | | | 1,706,837 |
| National Benefit | | | | | | 100 | 9,060 | 18,403 | 28,163 |
| National Provincial Plate Glass | | | | | | | | 62 | 62 |
| North British and Mercantile | 12,946,482 | 595,740 | 495,777 | 497,070 | 380,690 | 578,480 | 481,484 | 636,083 | 16,613,312 |
| Northern | 7,180,041 | 469,372 | 385,857 | 571,654 | 497,231 | 650,170 | 435,718 | 577,075 | 10,767,118 |
| Norwich Union | 5,914,277 | 470,923 | 391,006 | 431,288 | 478,521 | 466,246 | 406,616 | 485,157 | 9,044,034 |
| Ocean Accident and Guarantee | | | 9,383 | 65,087 | 116,695 | 205,985 | 149,595 | 162,655 | 690,400 |
| Palatine Insurance Co | 80,428 | 155,132 | 112,917 | 190,057 | 145,755 | 165,436 | 143,958 | 246,558 | 1,249,241 |
| Phœnix of London | 10,011,738 | 579,207 | 300,595 | 430,961 | 539,583 | 497,673 | 486,210 | 368,281 | 13,304,248 |
| Provincial | 27,148 | 38,618 | 19,781 | 18,029 | 73,748 | 34,789 | 28,033 | 54,035 | 294,781 |
| Queen | 3,325,321 | | | | | | | | 3,325,321 |
| Queensland | | | | | | 8,444 | 78,226 | 105,549 | 192,219 |
| Railway Passengers | | | | | | | | None | None |
| Royal Exchange | 368,334 | 162,218 | 172,056 | 202,859 | 300,080 | 289,841 | 271,594 | 351,553 | 2,118,535 |
| Royal Insurance Co | 18,810,098 | 801,985 | 695,908 | 739,389 | 813,313 | 946,810 | 793,992 | 856,799 | 24,458,294 |
| Royal Scottish | | | | | | | | 58,486 | 58,486 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Scottish Commercial | 177,329 | | | | | | | | 177,329 |
| Scottish Imperial | 483,408 | | | | | | | | 483,408 |
| Scottish Metropolitan | | | | | | None | None | 24,366 | 24,366 |
| Scottish Union and National | 3,430,826 | 150,484 | 160,164 | 203,345 | 250,484 | 248,928 | 156,325 | 175,581 | 4,788,137 |
| Sun Insurance Office | 3,561,347 | 268,367 | 267,578 | 305,232 | 315,360 | 374,231 | 341,448 | 364,632 | 5,798,195 |
| Traders and General | | | | | | | | 4,656 | 4,656 |
| Union Assurance Society | 3,486,292 | 261,460 | 244,608 | 324,375 | 283,847 | 295,827 | 308,748 | 305,993 | 5,511,150 |
| Union of Canton | | | | | None | 106,659 | 124,013 | 255,081 | 485,753 |
| Union Marine | | | | | | None | None | None | None |
| United Fire | 549,440 | | | | | | | | 549,440 |
| Yangtzee | | | | | | | None | 444 | 444 |
| Yorkshire | 851,306 | 243,438 | 210,298 | 208,857 | 286,942 | 253,915 | 193,657 | 318,642 | 2,567,058 |
| | 140,758,700 | 7,796,480 | 6,889,360 | 7,926,463 | 8,358,290 | 9,907,990 | 8,387,864 | 10,985,183 | 201,010,339 |

(a) Formerly the Fire Insurance Association. (b) Formerly the British Dominione General.
(c) Formerly the Law Union and Crown.

TABLE III.—SUMMARY OF LOSSES PAID FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 to 1920 INCLUSIVE—*Concluded*

| | Totals from 1869 to 1913 | Losses Paid, 1914 | Losses Paid, 1915 | Losses Paid, 1916 | Losses Paid, 1917 | Losses Paid 1918 | Losses Paid 1919 | Losses Paid 1920 | Totals from 1869 to 1920 |
|---|---|---|---|---|---|---|---|---|---|
| *Foreign Companies* | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna | 4,822,052 | 157,403 | 218,329 | 154,964 | 200,303 | 232,672 | 195,477 | 224,576 | 6,205,776 |
| Agricultural of Watertown | 857,278 | ..... | ..... | ..... | 1,169 | 2,813 | 6,594 | 3,568 | 871,422 |
| Alliance Insurance | ..... | ..... | ..... | ..... | 34,111 | 54,086 | 42,405 | 106,070 | 236,672 |
| American Alliance | ..... | ..... | ..... | ..... | ..... | ..... | 1,208 | 952 | 2,160 |
| American Central | 67,059 | 116,411 | 53,203 | 51,021 | 34,015 | 51,316 | 47,000 | 83,455 | 503,484 |
| American Equitable | ..... | ..... | ..... | ..... | ..... | ..... | None | 35,510 | 35,510 |
| American Fire | 66,980 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 66,980 |
| American Insurance Co | 23,999 | 31,001 | 22,104 | 9,745 | 20,612 | 46,221 | 29,439 | 22,871 | 205,992 |
| American Lloyds | 14,425 | 547 | 1,577 | 5,162 | 104,643 | 13,226 | 4,707 | 6,652 | 150,939 |
| Andes | 6,668 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,668 |
| Automobile | ..... | ..... | ..... | ..... | None | None | None | ..... | ..... |
| Boston | ..... | ..... | ..... | ..... | ..... | 32,919 | 32,759 | 68,795 | 134,473 |
| Caledonian-American | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 244 | 244 |
| California Insurance Co | 6,761 | 18,454 | 16,940 | 22,724 | 10,724 | 19,651 | 25,545 | 21,359 | 142,158 |
| Citizens' of Missouri | ..... | ..... | ..... | ..... | 700 | 2,940 | 3,709 | 9,816 | 17,165 |
| Columbia | ..... | ..... | ..... | ..... | None | None | None. | 4,104 | 4,104 |
| Commerical Union of N.Y | ..... | ..... | ..... | ..... | 972 | 1,729 | 444 | 1,711 | 4,856 |
| Connecticut Fire | 1,124,073 | 45,620 | 61,620 | 75,504 | 70,711 | 97,796 | 72,310 | 75,579 | 1,623,213 |
| Continental | 453,278 | 186,493 | 134,112 | 138,224 | 259,116 | 221,655 | 195,412 | 282,607 | 1,870,897 |
| Equitable Fire and Marine | 4,998 | 23,237 | 13,775 | 21,224 | 22,489 | 37,360 | 23,887 | 19,973 | 166,943 |
| Fidelity-Phœnix | 833,304 | 167,322 | 196,960 | 170,811 | 239,408 | 214,934 | 174,458 | 284,529 | 2,281,726 |
| Fire Association of Phila | ..... | ..... | ..... | ..... | ..... | 30,087 | 20,547 | 29,074 | 79,708 |
| Fireman's Fund | 33,044 | 70,200 | 53,843 | 50,481 | 77,606 | 145,276 | 94,864 | 232,113 | 757,427 |
| Firemen's Insurance Co | 35,042 | 31,934 | 27,968 | 29,729 | 52,215 | 43,694 | 22,030 | 63,712 | 306,324 |
| General of Paris | 48,179 | 57,609 | 43,508 | 70,785 | 48,610 | 57,806 | 58,490 | 70,446 | 455,439 |
| Germania Fire | 67,761 | 39,896 | 37,488 | ..... | ..... | ..... | ..... | ..... | 145,118 |
| Girard | ..... | ..... | ..... | ..... | ..... | ..... | None | 17,844 | 17,844 |
| Glen Falls | None | 50,315 | 64,409 | 93,811 | 80,528 | 97,434 | 73,943 | 112,750 | 573,190 |
| Globe and Rutgers | ..... | 33,280 | 102,908 | 231,851 | 251,650 | 388,051 | 363,042 | 429,860 | 1,800,542 |
| Great American | 1,116,371 | 282,743 | 214,572 | 218,112 | 245,174 | 390,173 | 240,840 | 369,239 | 3,077,224 |
| Hardware Dealers | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 93 | 93 |
| Hartford Fire | 6,208,287 | 497,045 | 461,245 | 444,513 | 493,217 | 601,926 | 503,336 | 642,533 | 9,852,102 |
| Home, New Haven | 60,691 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 60,691 |
| Home Insurance Co., New York | 2,210,752 | 419,937 | 459,169 | 428,152 | 560,974 | 615,563 | 597,061 | 947,549 | 6,239,157 |
| Insurance Co. of North America | 2,808,461 | 221,792 | 248,106 | 197,638 | 285,303 | 367,751 | 314,553 | 463,309 | 4,906,913 |
| Insurance Co. of the State of Pa | 145,731 | 104,580 | 73,492 | 61,158 | 138,139 | 143,453 | 84,696 | 75,345 | 826,594 |
| Lumber Insurance Co | 644,878 | 81,919 | 1,640 | ..... | ..... | ..... | ..... | ..... | 728,437 |
| Lumbermen's Underwriting Alliance | ..... | ..... | ..... | ..... | ..... | 19,163 | 38,970 | 187,807 | 245,940 |
| Manufacturing Lumbermen's Underwriters | ..... | ..... | ..... | ..... | ..... | 8,544 | 163,638 | 63,675 | 235,857 |
| Manufacturing Woodworkers | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 46,456 | 46,456 |
| Mechanics and Traders | ..... | ..... | ..... | ..... | ..... | 15,293 | 19,538 | 3,576 | 38,407 |
| Merchants Fire | ..... | ..... | ..... | ..... | 1,517 | 3,447 | 3,196 | 46,416 | 54,576 |
| Millers National | ..... | ..... | 5,992 | 13,682 | 46,934 | 29,205 | 15,835 | 45,851 | 157,499 |
| Minnesota Implement | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 93 | 93 |
| National-Ben Franklin | ..... | 24,377 | 63,784 | 38,580 | 47,282 | 62,560 | 44,366 | 56,925 | 327,880 |
| National Fire | 972,533 | 334,060 | 402,862 | 251,861 | 292,667 | 295,654 | 213,869 | 395,687 | 3,219,193 |
| National Liberty | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | None |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| National Union Fire | 246,531 | 128,504 | 109,073 | 130,583 | 152,877 | 175,137 | 80,931 | 115,746 | 1,139,382 |
| La Nationale | | 10,002 | 68,357 | 86,606 | 117,523 | 141,247 | 217,998 | 260,120 | 901,943 |
| Newark | | | | | | 5,748 | 7,418 | 38,599 | 51,765 |
| New Hampshire | | | | | | 15,358 | 19,466 | 50,764 | 85,588 |
| New Jersey | | | | | | 20,523 | 1,978 | 17,262 | 39,763 |
| Niagara Fire | 70,579 | 84,046 | 83,073 | 100,776 | 74,328 | 117,369 | 107,035 | 155,826 | 793,032 |
| Northwestern Mutual | | | | | | 2,251 | 100 | 15,821 | 18,172 |
| Northwestern National | 21,299 | 65,300 | 78,625 | 59,404 | 98,856 | 133,002 | 83,613 | 103,624 | 644,413 |
| Phenix of Brooklyn | 2 154 363 | | | | | | | | 2,154,363 |
| Phenix of Paris | | | 4,343 | 31,001 | 37,592 | 56,083 | 69,273 | 80,391 | 279,343 |
| Phœnix of Hartford | 2,721,309 | 237,983 | 190,796 | 193,557 | 186,850 | 275,584 | 177,880 | 161,423 | 4,145,376 |
| Providence Washington | 120,004 | 125,910 | 130,804 | 119,694 | 106,445 | 168,329 | 114,611 | 158,263 | 1,044,060 |
| Queen of America | 5,799,801 | 357,208 | 321,095 | 334,706 | 340,329 | 381,137 | 327,978 | 308,698 | 8,170,952 |
| Retail Hardware | | | | | | | | 93 | 93 |
| Rochester-German | 193,689 | | | | | | | | 193,689 |
| St. Paul Fire and Marine | 451,980 | 101,110 | 122,113 | 203,285 | 239,822 | 284,084 | 163,810 | 167,945 | 1,734,155 |
| Springfield Fire and Marine | 519,209 | 277,903 | 287,942 | 306,783 | 266,376 | 194,874 | 190,697 | 214,029 | 2,257,813 |
| Sterling | | | | | | | | None | None |
| Stuyvesant | | | | 39,388 | 150,349 | 70,239 | 39,785 | 40,762 | 346,523 |
| Tokio | | | | | | | | 499 | 499 |
| L'Union, Paris, France | 153,734 | 104,669 | 118,084 | 121,039 | 128,666 | 145,212 | 105,154 | 161,734 | 1,038,292 |
| United States Fire | | | | | | | None | 15,359 | 15,359 |
| Vulcan | | | | | | 15,197 | 13,522 | 30,217 | 58,936 |
| Westchester Fire | 83,873 | 89,591 | 92,835 | 85,402 | 123,279 | 160,287 | 105,851 | 102,299 | 849,417 |
| | 35,257,966 | 4,578,500 | 4,646,720 | 4,592,022 | 5,643,987 | 6,709,349 | 5,555,268 | 7,751,902 | 74,735,714 |

RECAPITULATION

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 51,601,983 | 2,972,304 | 2,025,869 | 2,595,578 | 2,376,825 | 2,741,904 | 2,736,223 | 3,198,302 | 70,848,088 |
| British Companies | 140,758,700 | 7,796,480 | 6,889,360 | 7,926,463 | 8,358,290 | 9,907,999 | 8,387,864 | 10,985,183 | 201,010,339 |
| Foreign Companies | 35,257,966 | 4,578,500 | 4,646,720 | 4,592,022 | 5,643,987 | 6,709,349 | 5,555,268 | 7,751,902 | 74,735,714 |
| | 227,618,649 | 15,347,284 | 14,101,949 | 15,114,063 | 16,379,102 | 19,359,252 | 16,679,355 | 21,935,387 | 346,595,041 |

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive.

| Year. | Net Cash Premiums Received. | Amount of Policies taken during the year | Amount of Risks at Date of Statement | Losses paid. |
|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ |
| 1869 | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870 | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871 | 707,418 | 68,921,494 | 68,465,914* | 414,339 |
| 1872 | 796,847 | 76,499,542 | 72,203,784* | 510,469 |
| 1873 | 842,896 | 71,775,952 | 91,032,187* | 487,649 |
| 1874 | 1,453,781 | 126,588,965 | 126,705,337* | 662,470 |
| 1875 | 1,646,654 | 168,896,111 | 190,284,543 | 1,082,206 |
| 1876 | 1,881,641 | 198,509,113 | 231,834,162 | 1,599,048 |
| 1877 | 1,622,955 | 168,935,723 | 217,745,048 | 2,186,162 |
| 1878 | 1,161,806 | 127,288,165 | 171,430,720 | 828,069 |
| 1879 | 1,102,522 | 124,652,727 | 158,824,631 | 987,353 |
| 1880 | 1,190,029 | 131,079,789 | 154,403,173 | 701,639 |
| 1881 | 1,206,470 | 140,331,153 | 153,436,153 | 1,336,758 |
| 1882 | 1,033,433 | 124,123,715 | 152,564,079 | 733,843 |
| 1883 | 1,091,801 | 122,302,460 | 149,930,173 | 760,430 |
| 1884 | 1,140,428 | 118,747,547 | 147,968,945 | 762,737 |
| 1885 | 1,107,879 | 111,162,914 | 143,759,390 | 597,189 |
| 1886 | 1,107,710 | 124,543,506 | 142,685,145 | 739,364 |
| 1887 | 1,121,435 | 109,206,925 | 154,165,902 | 764,321 |
| 1888 | 1,131,991 | 120,158,592 | 159,070,684 | 750,448 |
| 1889 | 1,173,948 | 122,965,987 | 158,883,612 | 678,752 |
| 1890 | 1,249,884 | 135,145,294 | 178,691,762 | 736,095 |
| 1891 | 1,278,736 | 135,943,674 | 177,785,359 | 940,734 |
| 1892 | 1,052,041 | 112,566,165 | 148,557,131 | 792,219 |
| 1893 | 1,137,797 | 123,735,683 | 154,614,280 | 797,149 |
| 1894 | 1,103,294 | 121,562,165 | 150,241,967 | 801,871 |
| 1895 | 1,151,126 | 130,567,693 | 143,697,862 | 807,003 |
| 1896 | 1,061,855 | 114,379,430 | 141,251,862 | 713,566 |
| 1897 | 1,021,216 | 107,268,258 | 154,231,897 | 718,891 |
| 1898 | 1,121,927 | 111,006,221 | 159,927,706 | 587,705 |
| 1899 | 1,153,739 | 130,009,195 | 169,792,859 | 637,101 |
| 1900 | 1,293,751 | 154,851,597 | 190,577,768 | 1,013,087 |
| 1901 | 1,727,410 | 170,894,095 | 221,756,637 | 1,009,899 |
| 1902 | 2,055,793 | 215,145,999 | 246,042,580 | 865,214 |
| 1903 | 2,282,498 | 216,505,990 | 260,637,251 | 1,209,678 |
| 1904 | 2,681,275 | 239,234,027 | 296,888,876 | 2,561,475 |
| 1905 | 3,013,714 | 301,816,272 | 328,340,100 | 1,399,065 |
| 1906 | 3,179,319 | 324,168,552 | 354,604,064 | 1,602,131 |
| 1907 | 3,681,335 | 375,927,812 | 412,019,532 | 1,801,449 |
| 1908 | 3,819,372 | 423,764,660 | 433,913,379 | 2,655,226 |
| 1909 | 3,764,341 | 455,432,696 | 473,744,578 | 2,123,508 |
| 1910 | 4,334,612 | 528,093,567 | 502,510,417 | 2,544,650 |
| 1911 | 4,727,141 | 572,066,012 | 549,604,374 | 2,619,179 |
| 1912 | 5,063,409 | 653,582,426 | 644,099,996 | 2,731,761 |
| 1913 | 5,099,298 | 712,651,986 | 684,512,207 | 3,020,551 |
| 1914 | 5,016,653 | 663,539,377 | 700,239,242 | 2,972,304 |
| 1915 | 4,559,076 | 673,244,131 | 682,793,482 | 2,625,869 |
| 1916 | 4,817,876 | 742,805,919 | 662,129,297 | 2,595,578 |
| 1917 | 4,782,533 | 819,328,851 | 689,229,995 | 2,376,825 |
| 1918 | 5,570,095 | 903,126,573 | 757,301,291 | 2,741,904 |
| 1919 | 6,415,838 | 1,170,734,162 | 863,798,586 | 2,736,223 |
| 1920 | 8,003,456 | 1,500,412,316 | 1,101,953,061 | 3,198,302 |
| Totals | 120,820,706 | ..... | ..... | 70,848,988 |

*These returns are imperfect.

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive—*Con.*

| Year. | Net Cash Premiums Received. | Amount of Policies taken during the year. | Amount of Risks at Date of Statement. | Losses paid. |
|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ |
| 1869 | 1,119,011 | 120,747,515 | 115,222,003 | 579,416 |
| 1870 | 1,185,393 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871 | 1,299,846 | 148,147,966 | 132,731,241 | 922,400 |
| 1872 | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873 | 1,773,265 | 172,531,126 | 147,602,019 | 967,316 |
| 1874 | 1,809,473 | 177,346,240 | 155,088,455 | 1,120,106 |
| 1875 | 1,683,715 | 166,953,268 | 154,535,931 | 1,299,612 |
| 1876 | 1,597,410 | 178,725,453 | 153,883,268 | 1,168,858 |
| 1877 | 1,927,220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878 | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879 | 1,899,154 | 213,131,295 | 208,265,359 | 1,275,540 |
| 1880 | 2,048,408 | 227,537,306 | 229,745,985 | 855,423 |
| 1881 | 2,353,258 | 271,044,719 | 277,721,299 | 1,669,405 |
| 1882 | 2,908,458 | 321,466,183 | 339,320,054 | 1,768,444 |
| 1883 | 3,173,850 | 350,993,028 | 380,613,572 | 1,992,671 |
| 1884 | 3,472,119 | 354,458,616 | 413,441,198 | 2,290,588 |
| 1885 | 3,376,401 | 337,216,878 | 421,205,014 | 1,895,175 |
| 1886 | 3,429,012 | 349,109,117 | 393,166,340 | 2,338,164 |
| 1887 | 3,693,992 | 377,690,654 | 422,314,264 | 2,335,034 |
| 1888 | 3,859,282 | 376,540,072 | 434,941,955 | 2,094,465 |
| 1889 | 3,970,632 | 403,297,656 | 468,379,580 | 1,968,537 |
| 1890 | 4,072,123 | 427,931,692 | 474,884,419 | 2,225,556 |
| 1891 | 4,189,171 | 411,748,053 | 497,550,395 | 2,553,162 |
| 1892 | 4,455,474 | 466,900,791 | 549,223,123 | 2,878,149 |
| 1893 | 4,623,196 | 458,254,364 | 563,044,318 | 3,496,112 |
| 1894 | 4,602,747 | 435,237,770 | 567,948,304 | 3,094,861 |
| 1895 | 4,750,290 | 436,765,579 | 575,683,150 | 3,402,337 |
| 1896 | 5,006,047 | 459,959,398 | 591,656,008 | 2,845,994 |
| 1897 | 5,165,202 | 470,466,620 | 611,840,429 | 3,334,667 |
| 1898 | 5,223,345 | 481,404,453 | 629,768,638 | 3,357,122 |
| 1899 | 5,652,228 | 524,980,343 | 654,890,000 | 3,867,212 |
| 1900 | 5,846,020 | 540,448,980 | 681,751,373 | 5,515,231 |
| 1901 | 6,595,447 | 542,142,232 | 694,491,228 | 4,889,192 |
| 1902 | 6,946,919 | 556,692,825 | 695,220,761 | 2,724,487 |
| 1903 | 7,334,432 | 580,718,653 | 727,383,239 | 3,803,764 |
| 1904 | 8,343,666 | 609,942,293 | 745,159,661 | 9,172,919 |
| 1905 | 8,582,925 | 649,566,539 | 785,219,445 | 3,634,706 |
| 1906 | 8,601,374 | 672,318,145 | 855,091,245 | 3,829,244 |
| 1907 | 9,302,906 | 748,836,659 | 937,282,806 | 5,073,985 |
| 1908 | 9,919,403 | 789,146,201 | 976,873,509 | 5,776,725 |
| 1909 | 9,720,997 | 832,409,237 | 1,059,251,521 | 4,849,587 |
| 1910 | 10,243,235 | 936,097,608 | 1,143,463,774 | 5,438,726 |
| 1911 | 11,295,694 | 998,101,547 | 1,269,648,229 | 6,181,858 |
| 1912 | 12,092,125 | 1,148,396,318 | 1,430,070,127 | 6,319,064 |
| 1913 | 13,138,597 | 1,318,925,094 | 1,595,798,865 | 6,939,451 |
| 1914 | 13,710,907 | 1,398,200,494 | 1,736,187,120 | 7,796,480 |
| 1915 | 13,609,360 | 1,438,037,721 | 1,828,316,532 | 6,889,360 |
| 1916 | 14,294,803 | 1,606,346,835 | 1,958,789,616 | 7,926,463 |
| 1917 | 16,317,311 | 1,914,891,756 | 2,157,657,223 | 8,358,290 |
| 1918 | 18,658,710 | 2,147,570,916 | 2,414,696,453 | 9,907,999 |
| 1919 | 20,377,871 | 2,432,641,475 | 2,570,577,383 | 8,387,864 |
| 1920 | 25,332,651 | 2,991,753,701 | 3,005,713,004 | 10,985,183 |
| Totals | 347,994,650 | | | 201,010,339 |

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive—*Concluded.*

| Year. | Net Cash Premiums Received | Amount of Policies taken during the year | Amount of Risks at Date of Statement | Losses paid |
|---|---|---|---|---|
| *Foreign Companies.* | $ | $ | $ | $ |
| 1869 | 165,166 | 9,702,356 | 13,796,890* | 172,188 |
| 1870 | 194,781 | 12,893,827 | 11,167,928 | 147,061 |
| 1871 | 314,452 | 27,367,712 | 27,256,629* | 212,460 |
| 1872 | 332,243 | 26,526,334* | 33,818,670 | 263,339 |
| 1873 | 252,255 | 26,738,850 | 40,120,629 | 227,219 |
| 1874 | 259,049 | 25,243,769 | 25,050,427 | 143,583 |
| 1875 | 264,395 | 17,357,605 | 19,300,555 | 181,713 |
| 1876 | 228,955 | 23,914,181 | 18,880,550 | 99,389 |
| 1877 | 213,830 | 21,013,457 | 18,298,315 | 586,452 |
| 1878 | 211,594 | 19,432,178 | 35,766,238 | 114,034 |
| 1879 | 225,512 | 22,920,397 | 20,267,995 | 183,305 |
| 1880 | 241,140 | 25,434,766 | 27,414,113 | 109,516 |
| 1881 | 267,388 | 30,040,366 | 31,053,261 | 163,661 |
| 1882 | 287,815 | 32,454,518 | 34,772,345 | 162,699 |
| 1883 | 354,090 | 40,284,814 | 41,720,296 | 167,127 |
| 1884 | 367,581 | 40,777,215 | 44,097,646 | 191,998 |
| 1885 | 368,180 | 37,623,116 | 46,830,075 | 186,923 |
| 1886 | 395,613 | 42,099,984 | 50,921,537 | 223,860 |
| 1887 | 429,075 | 45,859,509 | 56,287,171 | 304,159 |
| 1888 | 445,990 | 44,881,343 | 56,722,420 | 228,909 |
| 1889 | 443,436 | 46,518,461 | 57,275,186 | 228,922 |
| 1890 | 514,054 | 57,646,959 | 67,103,440 | 300,916 |
| 1891 | 700,809 | 75,726,695 | 84,266,437 | 411,801 |
| 1892 | 1,004,812 | 107,705,732 | 123,629,518 | 706,902 |
| 1893 | 1,032,602 | 105,564,192 | 124,028,459 | 750,429 |
| 1894 | 1,000,328 | 96,789,493 | 117,876,931 | 692,631 |
| 1895 | 1,041,966 | 100,305,776 | 118,491,852 | 784,410 |
| 1896 | 1,007,948 | 94,949,822 | 112,666,482 | 613,941 |
| 1897 | 971,243 | 85,963,431 | 102,449,891 | 648,275 |
| 1898 | 1,004,859 | 88,750,015 | 105,697,763 | 639,660 |
| 1899 | 1,074,525 | 100,767,561 | 112,158,809 | 677,725 |
| 1900 | 1,187,177 | 108,127,777 | 120,003,219 | 1,245,975 |
| 1901 | 1,327,491 | 108,486,527 | 122,439,754 | 875,865 |
| 1902 | 1,574,372 | 120,211,152 | 133,999,827 | 562,588 |
| 1903 | 1,767,832 | 136,050,121 | 152,433,226 | 857,274 |
| 1904 | 2,144,941 | 153,128,735 | 172,965,394 | 2,365,140 |
| 1905 | 2,689,032 | 188,712,561 | 204,586,950 | 966,748 |
| 1906 | 2,907,270 | 213,613,168 | 234,206,935 | 1,152,916 |
| 1907 | 3,130,234 | 239,440,520 | 265,196,198 | 1,569,607 |
| 1908 | 3,288,500 | 253,383,160 | 289,931,375 | 1,847,504 |
| 1909 | 3,564,126 | 292,133,934 | 330,290,388 | 1,673,731 |
| 1910 | 4,147,684 | 352,864,510 | 388,302,549 | 2,259,017 |
| 1911 | 4,642,420 | 417,473,032 | 460,615,743 | 2,235,881 |
| 1912 | 6,038,984 | 572,182,988 | 609,273,561 | 3,063,756 |
| 1913 | 7,508,052 | 893,623,473 | 871,619,317 | 4,043,757 |
| 1914 | 8,771,598 | 1,042,361,697 | 1,019,592,647 | 4,578,500 |
| 1915 | 8,306,397 | 1,000,271,051 | 1,020,519,788 | 4,646,720 |
| 1916 | 8,671,173 | 1,069,085,926 | 1,099,139,323 | 4,592,022 |
| 1917 | 10,146,386 | 1,314,839,392 | 1,139,280,296 | 5,643,987 |
| 1918 | 11,725,600 | 1,555,337,567 | 1,351,517,067 | 6,709,349 |
| 1919 | 13,237,765 | 1,820,194,324 | 1,488,948,412 | 5,535,268 |
| 1920 | 17,191,830 | 2,298,504,593 | 1,802,206,213 | 7,751,902 |
| Totals | 139,684,550 | | | 74,735,714 |

TOTALS FOR ALL YEARS FROM 1869 TO 1920 INCLUSIVE.

| | | | | |
|---|---|---|---|---|
| Canadian Companies | 120,820,706 | | | 70,848,988 |
| British Companies | 347,994,650 | | | 201,010,339 |
| Foreign Companies | 139,684,550 | | | 74,735,714 |
| Grand Totals | 608,499,906 | | | 346,595,041 |

*These returns are imperfect

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.

## THE ACADIA FIRE INSURANCE COMPANY

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire—In Canada | 230,141 | 39,463,850 | 27,818,608 | 101,816 | 99,672 | 12,945 | None. | Total business, December 31, 1920. |
| Fire—In other countries | 3,625 | 715,450 | 296,596 | 1,186 | 1,186 | None. | None. | |
| Hail—In Canada | 35,153 | | | 7,570 | 7,570 | None. | None. | |
| Totals | 268,919 | | | 110,572 | 108,428 | 12,945 | None. | |

## THE BRITISH AMERICA ASSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 866,081 | 140,517,056 | 120,454,101 | 307,427 | 359,282 | 57,719 | 2,966 | Total business, December 31, 1920. |
| Fire—In other countries | 1,963,856 | 531,365,988 | 375,438,040 | 1,142,751 | 1,046,904 | 397,591 | 2,966 | |
| Auto (A)—In Canada | 82,533 | | | 55,526 | 49,296 | 11,711 | None. | |
| Auto (A)—In other countries | 8,192 | | | 374 | 374 | None. | None. | |
| Auto (B)—In Canada | 80,509 | | | 45,496 | 39,379 | 13,448 | 150 | |
| Auto (B)—In other countries | 11,699 | | | 6,276 | 6,276 | None. | None. | |
| Explosion—In other countries | 4,066 | | | 322 | 248 | 75 | None. | |
| Hail—In Canada | 280,594 | | | 101,334 | 101,334 | None. | None. | |
| Inland Transportation—In Canada | 5,210 | | | 9,096 | 28 | 9,068 | None. | |
| Inland Transportation—In other countries | 2,367 | | | 526 | 526 | None. | None. | |
| Marine—In Canada | 579,619 | | | 1,041,120 | 840,783 | 689,512 | None. | |
| Marine—In other countries | 71,248 | | | 56,324 | 73,372 | 97,953 | None. | |
| Tornado—In other countries | 961 | | | 37 | 37 | None. | None. | |
| Totals | 3,957,235 | | | 2,766,609 | 2,517,830 | 1,277,077 | 6,082 | |

## BRITISH COLONIAL FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 222,950 | 37,332,623 | 27,770,907 | 118,831 | 119,324 | 8,413 | 5,722 | Total business, December 31, 1920. |
| Fire—In other countries | 23,986 | | | 24,931 | 24,931 | None. | None. | |
| Totals | 246,936 | | | 143,762 | 144,255 | 8,413 | 5,722 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued.*

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

| Nature of Business | Net Cash received for Premiums | Gross Amount of Policies, New and Renewed | Net Amount at Risk at Date | Net Amount of Losses incurred during the Year | Net amount of Losses Paid | Reserve for Unsettled Losses | | Remarks |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire—In Canada | 153,956 | 34,238,468 | 21,756,531 | 61,753 | 62,726 | 11,196 | None. | Total business, December 31, 1920. |
| Fire—In other countries | 19,872 | 3,146,310 | 1,588,534 | 15,543 | 14,456 | 6,318 | None. | |
| Totals | 173,828 | 37,384,778 | 23,345,065 | 77,296 | 67,182 | 17,514 | None. | |

THE CANADA ACCIDENT INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 120,248 | 31,077,704 | 13,774,717 | 55,612 | 51,008 | 10,019 | None. | Total business, December 31, 1920. |
| Accident | 53,977 | | | 15,431 | 32,122 | 2,805 | None. | |
| Auto (A) | 38,380 | | | 19,200 | 26,570 | 2,445 | 200 | |
| Auto (B) | 66,618 | | | 34,335 | 28,902 | 11,170 | None. | |
| Burglary | 8,293 | | | 2,512 | 1,917 | 675 | None. | |
| Liability | 138,620 | | | 80,632 | 72,773 | 52,847 | None. | |
| Guarantee | 20,624 | | | 5,402 | 5,252 | 1,450 | None. | |
| Plate Glass | 20,183 | | | 16,242 | 15,552 | 2,570 | None. | |
| Sickness | 36,228 | | | 25,141 | 27,106 | 3,800 | None. | |
| Totals | 512,171 | | | 260,507 | 261,292 | 87,781 | 200 | |

THE CANADA SECURITY ASSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 68,857 | 26,297,974 | 7,930,262 | 38,706 | 28,820 | 10,302 | None. | Total business, December 31, 1920. |
| Auto—(A) | 2,653 | | | 87 | 87 | None. | None. | |
| Auto—(B) | 4,653 | | | 1,537 | 912 | 625 | None. | |
| Hail | 290,361 | | | 141,524 | 153,492 | 2,396 | None. | |
| Totals | 366,554 | | | 181,854 | 183,311 | 13,323 | None. | |

## THE CANADIAN FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 368,484 | 54,474,036 | 45,680,829 | 121,107 | 117,476 | 13,932 | None. | Total business, December 31, 1920. |
| Fire—In other countries | 8,950 | 1,387,695 | 895,967 | 1,756 | 1,756 | None. | None. | |
| Auto—(A) in Canada | 14,669 | | | 1,413 | 1,447 | 176 | None. | |
| Auto—(B) in Canada | 10,486 | | | 3,247 | 2,957 | 290 | None. | |
| Total | 402,589 | | | 127,523 | 123,636 | 14,398 | None. | |

## CANADIAN INDEMNITY COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 116,107 | 13,745,270 | 10,904,398 | 38,878 | 28,431 | 11,074 | None. | Total business, December 31,1920. |
| In other countries | 2,104 | 209,829 | 180,997 | 967 | 967 | None. | None. | |
| Hail In Canada | 289,414 | | | 92,945 | 92,915 | None. | None. | |
| Totals | 407,625 | | | 132,790 | 122,343 | 11,074 | None. | |

## THE CANADIAN SURETY COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Auto (A)—In Canada | 20,523 | | | 17,341 | 14,561 | 2,813 | None. | Total business, December 31, 1920. |
| Auto (B)—In Canada | 45,997 | | | 16,924 | 13,992 | 182 | 4,750 | |
| Burglary—In Canada | 19,239 | | | 10,205 | 8,988 | 444 | 1,995 | |
| Burglary—In other countries | 23,334 | | | 8,371 | 7,698 | 674 | None. | |
| Guarantee—In Canada | 88,491 | | | 22,139 | 9,955 | 20,366 | 1,500 | |
| Guarantee—In other countries | 51,310 | | | 4,465 | 4,256 | 1,956 | None. | |
| Plate Glass—In Canada | 9,670 | | | 8,300 | 8,390 | 330 | None. | |
| Forgery—In Canada | 636 | | | None. | None. | None. | None. | |
| Totals | 259,100 | | | 87,745 | 67,840 | 26,765 | 8,245 | |

## THE DOMINION FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 430,154 | 64,859,228 | 61,399,436 | 193,225 | 182,430 | 22,159 | None. | Total business December 31, 1920. |
| Auto(A) | 9,313 | | | 5,313 | 5,313 | None. | None. | |
| Auto (B) | 3,973 | | | 4,705 | 4,275 | 430 | None. | |
| Hail | 141,299 | | | 72,510 | 63,462 | None. | None. | |
| Marine | 137,924 | | | 143,996 | 91,347 | 67,649 | None. | |
| Totals | 728,663 | | | 419,749 | 346,827 | 90,238 | None. | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.—*Continued.*

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire—In Canada | 78,343 | 12,552,463 | 15,762,945 | 23,733 | 23,027 | 455 | None. | Total business, December 31, 1920. |
| Accident—In Canada | 322,162 | | | 116,375 | 110,547 | 35,216 | None. | |
| —In other countries | 4,359 | | | 1,375 | 1,020 | 355 | None. | |
| Auto (A)—In Canada | 139,003 | | | 60,364 | 61,743 | 4,599 | None. | |
| Auto (B)—In Canada | 94,581 | | | 62,944 | 58,926 | 7,904 | None. | |
| Burglary—In Canada | 10,659 | | | 4,849 | 5,412 | 737 | None. | |
| Guarantee—In Canada | 52,372 | | | 10,632 | 10,271 | 6,278 | None. | |
| —In other countries | 97 | | | None. | None. | None. | None. | |
| Plate Glass—In Canada | 40,392 | | | 28,739 | 29,787 | 2,648 | None. | |
| —In other Countries | 957 | | | 210 | 210 | None. | None. | |
| Sickness—In Canada | 155,922 | | | 103,216 | 104,500 | 20,304 | None. | |
| —In other countries | 1,282 | | | 506 | 362 | 144 | None. | |
| Steam Boiler—In Canada | None. | | | None. | None. | None. | None. | |
| Totals | 900,159 | | | 412,943 | 406,405 | 78,700 | None. | |

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 48,036 | 13,574,205 | 5,863,325 | 17,207 | 16,960 | 2,031 | None. | Total business, December 31, 1920. |
| Accident—In Canada | 51,975 | | | 17,669 | 14,323 | 5,846 | None. | |
| —In other countries | 664 | | | 51 | 51 | None. | None. | |
| Accident and Sickness Combined—in Canada | 88,184 | | | 44,180 | 44,177 | 6,008 | None. | |
| Auto (A)—In Canada | 19,899 | | | 6,807 | 4,555 | 2,252 | None. | |
| Auto (B)—In Canada | 143,442 | | | 70,485 | 105,764 | 15,691 | None. | |
| —In other countries | 25 | | | None. | None. | None. | None. | |
| Burglary—In Canada | 8,023 | | | 2,322 | 1,548 | 774 | None. | |
| Guarantee—In Canada | 19,949 | | | 3,241 | 2,166 | 1,900 | None. | |
| Hail—In Canada | 23,846 | | | 8,161 | 8,231 | 15 | None. | |
| Liability—In Canada | 97,470 | | | 25,675 | 35,795 | 14,880 | None. | |
| —In other countries | 73 | | | 1,500 | 1,500 | None. | None. | |
| Sickness—In Canada | 36,044 | | | 25,074 | 25,856 | 4,218 | None. | |
| —In other countries | 202 | | | None. | None. | None. | None. | |
| Steam Boiler—In Canada | 48,105 | | | 2,525 | 1,745 | 972 | None. | |
| —In other countries | 1,172 | | | None. | None. | None. | None. | |
| Totals | 587,109 | | | 233,903 | 262,671 | 54,590 | None. | |

## THE GLOBE INDEMNITY COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 193,181 | 45,337,106 | 27,227,633 | 67,763 | 64,054 | 14,544 | None. | Total business, December 31, 1920. |
| Accident | 187,977 | | | 78,492 | 74,262 | 26,000 | None. | |
| Auto (B) | 154,237 | | | 107,331 | 100,831 | 20,000 | None. | |
| Burglary | 12,793 | | | 14,275 | 6,962 | 8,000 | None. | |
| Guarantee | 8,956 | | | 6,615 | −226 | 13,000 | None. | |
| Liability | 188,881 | | | 109,729 | 92,670 | 63,630 | None. | |
| Sickness | 130,506 | | | 75,210 | 79,249 | 12,000 | None. | |
| Totals | 876,531 | | | 459,415 | 417,802 | 157,174 | None. | |

## GRAIN INSURANCE AND GUARANTEE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 201,490 | 65,279,297 | 16,658,227 | 53,702 | 29,002 | 24,700 | None. | Total business, December 31, 1920. |
| Guarantee | 60,825 | | | 650 | None. | 650 | None. | |
| Totals | 262,315 | | | 54,352 | 29,002 | 25,350 | None. | |

## THE GUARDIAN INSURANCE COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 62,729 | 21,376,221 | 3,800,185 | 30,452 | 24,480 | 5,627 | 1,000 | Total business, December 31, 1920. |
| —In other countries | 196,484 | | | 36,860 | 61,187 | 138,190 | None. | |
| Accident—In Canada | 33,772 | | | 13,100 | 11,979 | 5,135 | None. | |
| Auto (A)—In Canada | 30,325 | | | 15,413 | 21,558 | 4,181 | None. | |
| Auto (B)—In Canada | 85,961 | | | 54,292 | 55,875 | 19,863 | None. | |
| Burglary—In Canada | 9,494 | | | 6,170 | 7,164 | 2,159 | None. | |
| Guarantee—In Canada | 13,684 | | | −810 | −627 | 1,382 | None. | |
| Liability—In Canada | 55,787 | | | 28,887 | 30,743 | 12,421 | None. | |
| Plate Glass—In Canada | 19,853 | | | 14,404 | 13,760 | 1,862 | None. | |
| Sickness—In Canada | 42,887 | | | 39,355 | 44,124 | 4,814 | None. | |
| Totals | 551,006 | | | 238,123 | 270,243 | 195,634 | 1,000 | |

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Accident | 174,560 | | | 72,572 | 81,872 | 16,936 | None. | Total business, December 31, 1920. |
| Auto (A) | 53,593 | | | 28,015 | 25,225 | 7,020 | None. | |
| Auto (B) | 50,814 | | | 26,647 | 19,687 | 10,289 | None. | |
| Guarantee | 45,555 | | | 5,734 | 5,734 | 9,300 | 000 | |
| Liability | 2,280 | | | 637 | 702 | None. | None. | |
| Plate Glass | 9,028 | | | 7,362 | 7,022 | 915 | None. | |
| Sickness | 129,739 | | | 65,869 | 67,280 | 10,275 | None. | |
| Totals | 465,569 | | | 206,836 | 207,522 | 54,735 | 000 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.—*Continued.*

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 313,849 | 49,908,233 | 37,803,244 | 98,656 | 96,659 | 17,470 | None. | Total business, December 31, 1920. |
| Explosion | 553 | | | None. | None. | None. | None. | |
| Totals | 314,402 | | | 98,656 | 96,659 | 17,470 | None. | |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Accident—In Canada | 116,729 | | | 43,125 | 43,090 | 18,595 | None. | Total business, December 31, 1920. |
| Accident—In other countries | None. | | | None. | None. | 350 | 1,500 | |
| Auto (A)—In Canada | 42,238 | | | 11,560 | 13,923 | 746 | None. | |
| Auto (B)—In Canada | 125,488 | | | 67,201 | 59,434 | 14,356 | 1,755 | |
| Auto (B)—In other countries | None. | | | 2,124 | 376 | 1,000 | 4,000 | |
| Burglary—In Canada | 789 | | | 81 | 81 | None. | None. | |
| Guarantee—In Canada | 36,704 | | | 1,794 | 9,652 | 1,733 | 2,500 | |
| Guarantee—In other countries | None. | | | 1,506 | 906 | None. | 1,000 | |
| Liability—In Canada | 23,342 | | | 22,271 | 16,219 | 6,144 | 5,325 | |
| Liability—In other countries | None. | | | 4,387 | 4,513 | 19,500 | 1,750 | |
| Plate Glass—In Canada | 32,813 | | | 20,751 | 19,348 | 4,297 | None. | |
| Sickness—In Canada | 95,592 | | | 79,672 | 80,096 | 17,018 | 500 | |
| Totals | 473,695 | | | 243,438 | 250,976 | 83,739 | 18,330 | |

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 568,873 | 106,481,592 | 93,724,772 | 247,512 | 255,096 | 8,057 | 2,250 | Total business, December 31, 1920. |
| Auto (A) | 20,512 | | | 2,339 | 2,339 | None. | None. | |
| Auto (B) | 20,582 | | | 8,546 | 5,722 | 2,825 | None. | |
| Totals | 609,967 | | | 258,397 | 263,157 | 11,782 | 2,250 | |

## THE MOUNT ROYAL ASSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 629,140 | 107,314,248 | 85,232,833 | 292,259 | 277,189 | 27,211 | 820 | Total business, December 31, 1920. |
| Fire—In other countries | 71,594 | 4,623,632 | 2,183,226 | 60,127 | 55,085 | 7,752 | None. | |
| Plate Glass—In Canada | 28,711 | | | 13,019 | 12,779 | 240 | None. | |
| Totals | 729,445 | | | 365,405 | 345,053 | 35,203 | 820 | |

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Accident—In Canada | 42,773 | | | 24,529 | 22,545 | 8,179 | None. | Total business, December 31, 1920. |
| Accident—In other countries | 519 | | | 14 | 14 | None. | None. | |
| Auto (A)—In Canada | 19,740 | | | 26,942 | 23,128 | 6,509 | None. | |
| Auto (A)—In other countries | 68 | | | None. | None. | None. | None. | |
| Auto (B)—In Canada | 51,599 | | | 29,458 | 28,827 | 6,691 | None. | |
| Burglary—In Canada | 1,382 | | | 328 | 328 | None. | None. | |
| Liability—In Canada | 329,143 | | | 230,747 | 207,807 | 133,007 | None. | |
| Liability—In other countries | 90 | | | 206 | 676 | None. | None. | |
| Plate Glass—In Canada | 30,136 | | | 19,243 | 20,189 | 1,365 | None. | |
| Sickness—In Canada | 31,781 | | | 22,427 | 22,671 | 2,927 | None. | |
| Sickness—In other countries | 762 | | | 333 | 333 | None. | None. | |
| Totals | 513,924 | | | 354,227 | 326,578 | 158,678 | None. | |

## THE NORTH EMPIRE FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| In Canada | 171,039 | 36,516,702 | 14,634,722 | 105,271 | 96,637 | 14,961 | 500 | Total business, December 31, 1920. |
| In other countries | 127 | 49,500 | 7,634 | None. | None. | None. | None. | |
| Totals | 171,166 | 36,566,202 | 14,642,356 | 105,271 | 96,637 | 14,961 | 500 | |

## THE NORTHWEST FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 163,833 | 25,233,226 | 20,214,251 | 66,177 | 63,167 | 13,661 | None. | Total business, December 31, 1920. |
| Fire—In other countries | 4,344 | 646,427 | 397,573 | 2,932 | 3,572 | 360 | None. | |
| Totals | 168,177 | 25,879,653 | 20,611,824 | 69,109 | 66,739 | 14,021 | None. | |

## THE OCCIDENTAL FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 247,729 | 40,541,442 | 23,976,638 | 103,387 | 92,207 | 19,409 | None. | Total business, December 31, 1920. |
| Auto (A) | 8,598 | | | 4,867 | 3,941 | 926 | None. | |
| Auto (B) | 7,073 | | | 4,707 | 1,636 | 8,071 | None. | |
| Totals | 263,400 | | | 112,961 | 97,784 | 23,406 | None. | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued*.

THE PACIFIC COAST FIRE INSURANCE COMPANY

| Nature of Business. | Net Cash received for Premiums | Gross Amount of Policies, New and Renewed | Net Amount at Risk at Date | Net Amount of Losses incurred during the Year | Net Amount of Losses Paid | Reserve for Unsettled Losses | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire—In Canada | 152,675 | 29,161,442 | 18,658,720 | 60,948 | 54,276 | 13,516 | None. | Total business, December 31, 1920. |
| Fire—In other countries | 98,859 | 31,807,493 | 12,771,601 | 59,062 | 74,004 | None. | None. | |
| Totals | 251,534 | 60,968,935 | 31,430,321 | 120,010 | 128,280 | 13,516 | None. | |

THE PACIFIC MARINE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 8,642 | 1,329,687 | 903,339 | 1,107 | 1,106 | 1 | None. | Total business, December 31, 1920. |
| Auto (A | 205 | | | None. | None. | None. | None. | |
| Auto (B) | 236 | | | 65 | 2 | 63 | None | |
| Marine | 349,426 | | | 390,803 | 437,671 | None. | None. | |
| Totals | 358,509 | | | 391,975 | 437,779 | 64 | None. | |

THE WESTERN ASSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 916,404 | 182,404,173 | 136,217,666 | 392,013 | 380,942 | 64,256 | 10,250 | Total business, December 31, 1920. |
| Fire—In other countries | 2,826,291 | 833,330,600 | 464,964,006 | 1,289,257 | 1,221,660 | 422,217 | 3,935 | |
| Auto (A)—In Canada | 74,674 | | | 49,460 | 47,367 | 5,861 | None. | |
| Auto (A)—In other countries | 3,010 | | | 1,459 | 1,459 | None. | None. | |
| Auto (B)—In Canada | 55,935 | | | 21,741 | 24,759 | 4,432 | 50 | |
| Auto (B)—In other countries | 3,580 | | | 2,895 | 1,895 | 1,000 | None. | |
| Explosion—In Canada | 1,949 | | | None. | None. | None. | None. | |
| Explosion—In other countries | 2,518 | | | 838 | 838 | None. | None. | |
| Inland Transportation—In Canada | 52,092 | | | 9,910 | 14,813 | 2,132 | None. | |
| Inland Transportation—In other countries | 20,505 | | | 18,005 | 18,309 | 4,105 | None. | |
| Marine—In Canada | −50,311 | | | 158,342 | 198,708 | 54,393 | None. | |
| Marine—In other countries | 1,238,428 | | | 1,658,450 | 1,653,156 | 1,732,570 | 10,642 | |
| Tornado—In other countries | 30,773 | | | 6,442 | 6,544 | 793 | None. | |
| Totals | 5,177,048 | | | 3,608,827 | 3,570,546 | 2,291,759 | 24,877 | |

## ÆTNA INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 569,475 | 71,298,757 | 68,801,682 | 255,159 | 224,576 | 57,129 | None. | In Canada, December 31, 1920 |
| Auto (A) | 28,465 | | | 11,045 | 8,851 | 2,522 | None. | |
| Auto (B) | 6,213 | | | 1,670 | 1,670 | None. | None. | |
| Tornado | 4,223 | | | 21,381 | 1,381 | 20,021 | None. | |
| Totals | 608,376 | | | 289,255 | 236,478 | 79,672 | None. | |

## ALLIANCE ASSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 428,771 | 50,118,433 | 56,608,384 | 207,819 | 190,882 | 30,809 | 13,500 | In Canada, December 31, 1920. |
| Accident | 52,772 | | | 10,469 | 11,074 | 1,971 | None. | |
| Auto (A) | 32,045 | | | 16,862 | 18,490 | 1,772 | None. | |
| Auto (B) | 26,693 | | | 4,702 | 11,613 | 3,614 | None. | |
| Burglary | 5,774 | | | 3,190 | 3,038 | 253 | None. | |
| Guarantee | 12,145 | | | 2,826 | 1,697 | 2,230 | None. | |
| Hail | 190,060 | | | 68,215 | 68,215 | None. | None. | |
| Liability | 33,110 | | | 29,489 | 22,223 | 12,789 | None. | |
| Plate Glass | 7,605 | | | 4,103 | 3,295 | 958 | None. | |
| Sickness | 55,555 | | | 48,733 | 45,894 | 6,695 | None. | |
| Totals | 844,530 | | | 396,408 | 376,421 | 60,991 | 13,500 | |

## THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 205,386 | 35,040,741 | 25,608,107 | 116,354 | 106,070 | 17,944 | None. | In Canada, December 31, 1920 |
| Auto (A) | 13,076 | | | 2,687 | 2,552 | 135 | None. | |
| Auto (B) | 11,098 | | | 6,070 | 4,804 | 1,266 | None. | |
| Inland Transportation | 61 | | | None. | None. | None. | None. | |
| Totals | 229,621 | | | 125,111 | 113,426 | 19,345 | None. | |

## AMERICAN ALLIANCE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 6,389 | 1,710,787 | 440,754 | 1,873 | 952 | 1,890 | None. | In Canada, December 31, 1920. |
| Auto (A) | 189 | | | None. | None. | None. | None. | |
| Auto (B) | 175 | | | 59 | None. | 59 | None. | |
| Totals | 6,753 | | | 1,932 | 952 | 1,949 | None. | |

## AMERICAN CENTRAL INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 256,985 | 32,111,309 | 23,986,722 | 114,345 | 83,459 | 29,882 | None. | In Canada, December 31, 1920. |
| Auto (A) | 353 | | | None. | None. | None. | None. | |
| Tornado | 3,182 | | | 9,992 | 1,178 | 8,814 | None. | |
| Totals | 260,520 | | | 124,337 | 84,637 | 38,696 | None. | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued.*

AMERICAN LLOYDS, UNDERWRITERS AT

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 17,534 | 4,997,718 | 4,335,718 | 6,595 | 6,652 | None. | None. | In Canada, December 31, 1920. |
| Sprinkler Leakage | 3,211 | | | 3,587 | 3,785 | 558 | None. | |
| Totals | 20,745 | | | 10,182 | 10,437 | 558 | None. | |

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 540,049 | 64,471,701 | 54,502,958 | 335,749 | 296,636 | 57,682 | 2,750 | In Canada, December, 31 1920. |
| Auto (A) | 121,017 | | | 81,864 | 80,425 | 4,704 | None. | |
| Auto (B) | 39,762 | | | 24,235 | 27,087 | 7,149 | None. | |
| Hail | 215,782 | | | 95,523 | 95,523 | None. | None. | |
| Totals | 916,610 | | | 537,371 | 490,671 | 69,535 | 2,750 | |

BRITISH TRADERS INSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 270,720 | 28,492,549 | 24,882,797 | 121,630 | 123,954 | 19,420 | 2,000 | In Canada, December 31, 1920. |
| Auto (A) | 55,611 | | | 51,635 | 34,456 | 17,174 | None. | |
| Auto (B) | 54,870 | | | 26,112 | 24,910 | 2,357 | 250 | |
| Hail | 118,792 | | | 47,312 | 47,312 | None. | None. | |
| Totals | 509,993 | | | 246,589 | 230,632 | 38,951 | 2,250 | |

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 140,339 | 67,350,298 | 12,558,402 | 45,806 | 45,411 | 2,015 | None. | In Canada, December 31, 1920. |
| Accident | 3,287 | | | 1,085 | 995 | 90 | None. | |
| Auto (A) | 24,267 | | | 9,706 | 8,244 | 1,480 | None. | |
| Auto (B) | 6,727 | | | 3,156 | 2,406 | 1,125 | None. | |
| Hail | 331,731 | | | 115,715 | 115,715 | None. | None. | |
| Liability | 1,522 | | | 25 | 85 | None. | None. | |
| Sickness | 3,971 | | | 817 | 747 | 175 | None. | |
| Totals | 511,894 | | | 176,310 | 173,603 | 4,885 | None. | |

## COLUMBIA INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 43,095 | 10,204,051 | 7,073,993 | 8,764 | 4,104 | 2,612 | None. | In Canada, December 31, 1920. |
| Auto (A) | 68,307 | | | 20,457 | 22,134 | 18,323 | None. | |
| Auto (B) | 13,633 | | | 19,815 | 9,667 | 10,148 | None. | |
| Inland Transportation | 11,262 | | | 1,554 | 3,054 | None. | None. | |
| Totals | 136,297 | | | 50,590 | 38,959 | 31,083 | None. | |

## CONNECTICUT FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 201,204 | 30,261,591 | 26,038,209 | 80,760 | 75,579 | 15,846 | 349 | In Canada, December 31, 1920. |
| Hail | 176,316 | | | 83,628 | 83,730 | None. | None. | |
| Totals | 377,520 | | | 164,388 | 159,309 | 15,846 | 349 | |

## THE CONTINENTAL INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 557,939 | 88,305,470 | 62,022,436 | 281,352 | 282,607 | 30,817 | None. | In Canada, December 31, 1920. |
| Auto (A) | 6,515 | | | 4,242 | 4,191 | 51 | None. | |
| Auto (B) | 2,251 | | | 1,874 | 1,874 | None. | None. | |
| Explosion | 4,021 | | | None. | None. | None. | None. | |
| Hail | 175,991 | | | 77,120 | 77,350 | None. | None. | |
| Tornado | 3,753 | | | 50 | None. | 50 | None. | |
| Totals | 750,500 | | | 364,638 | 366,022 | 30,918 | None. | |

## THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 451,124 | 90,345,570 | 51,876,970 | 182,359 | 186,801 | 18,486 | 2,000 | In Canada, December 31, 1920. |
| Auto (B) | 12,220 | | | 537 | 12 | 525 | None. | |
| Hail | 100,238 | | | 45,372 | 46,372 | None. | None. | |
| Totals | 563,582 | | | 228,268 | 232,185 | 19,011 | 2,000 | |

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 833,218 | 103,760,446 | 101,004,264 | 392,000 | 401,723 | 48,774 | 1,020 | In Canada, December 31, 1920. |
| Accident | 153,702 | | | 71,252 | 66,752 | 30,000 | None. | |
| Auto (A) | 98,772 | | | 90,904 | 53,100 | 8,911 | None. | |
| Auto (B) | 272,251 | | | 135,168 | 129,168 | 28,000 | 13,000 | |
| Burglary | 8,909 | | | 2,402 | 2,110 | 352 | None. | |
| Guarantee | 89,928 | | | 30,382 | 27,838 | 23,044 | 1,500 | |
| Hail | 197,462 | | | 90,024 | 90,024 | None. | None. | |
| Liability | 681,583 | | | 302,701 | 372,701 | 150,000 | 50,000 | |
| Sickness | 107,963 | | | 83,506 | 75,276 | 21,230 | None. | |
| Steam Boiler | 900 | | | None. | None. | None. | None. | |
| Totals | 2,444,718 | | | 1,228,999 | 1,218,782 | 310,311 | 66,120 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.—*Continued.*

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

| Nature of Business | Net Cash received for Premiums | Gross Amount of Policies, New and Renewed | Net Amount at Risk at Date | Net Amount of Losses incurred during the Year | Net Amount of Losses Paid | Reserve for Unsettled Losses | | Remarks |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 62,636 | 26,804,553 | 7,059,357 | 22,304 | 19,973 | 3,945 | 249 | In Canada, December 31, 1920. |
| Auto (A) | 109 | | | None. | None. | None. | None. | |
| Explosion | 401 | | | None. | None. | None. | None. | |
| Totals | 63,146 | | | 22,304 | 19,973 | 3,945 | 249 | |

FIDELITY-PHENIX FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 524,320 | 75,331,376 | 56,415,822 | 302,807 | 284,529 | 45,859 | None. | In Canada, December 31, 1920. |
| Auto (A) | 6,258 | | | 4,242 | 4,191 | 51 | None. | |
| Auto (B) | 2,281 | | | 1,901 | 1,874 | None. | None. | |
| Explosion | 7,068 | | | None. | None. | None. | None. | |
| Hail | 175,991 | | | 77,121 | 76,891 | 230 | None. | |
| Tornado | 3,416 | | | 603 | 558 | 85 | None. | |
| Totals | 719,334 | | | 386,674 | 368,043 | 46,225 | None. | |

FIREMAN'S FUND INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 251,654 | 29,340,458 | 29,283,275 | 188,155 | 232,113 | 28,813 | None. | In Canada, December 31, 1920. |
| Auto (A) | 17,294 | | | 4,484 | 6,611 | 383 | None. | |
| Inland Transportation | 20,861 | | | 32,630 | 8,698 | 24,053 | None. | |
| Totals | 289,809 | | | 225,269 | 247,422 | 53,249 | None. | |

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 581,523 | 62,280,274 | 61,512,085 | 286,601 | 273,128 | 50,754 | 7,340 | In Canada, December 31, 1920. |
| Auto (A) | 27,851 | | | 18,878 | 18,263 | 4,594 | None. | |
| Hail | 231,219 | | | 62,132 | 62,171 | None. | None. | |
| Totals | 840,593 | | | 367,611 | 353,562 | 55,348 | 7,340 | |

## GLENS FALLS INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 237,816 | 41,638,963 | 25,360,595 | 122,118 | 112,750 | 29,997 | None. | In Canada, December 31, 1920. |
| Auto (A) | 32,182 | | | 35,949 | 36,671 | 1,358 | 2,500 | |
| Auto (B) | 9,219 | | | 10,106 | 6,841 | 3,265 | None. | |
| Explosion | 5,379 | | | None. | None. | None. | None. | |
| Hail | 176,827 | | | 87,729 | 83,229 | 700 | None. | |
| Inland Transportation | 4,397 | | | 4,440 | 3,940 | 500 | None. | |
| Sprinkler Leakage | 1,106 | | | None. | None | None | None. | |
| Tornado | 2,300 | | | −71 | 180 | None. | None. | |
| Totals | 469,226 | | | 260,271 | 243,611 | 35,820 | 2,500 | |

## THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,077,859 | 158,149,984 | 114,277,035 | 543,207 | 429,860 | 146,761 | 14,176 | In Canada, December 31, 1920. |
| Auto (A) | 23,323 | | | 4,125 | 4,034 | 91 | None. | |
| Auto (B) | 11,056 | | | 6,162 | 5,547 | 615 | None. | |
| Explosion | 77,360 | | | None. | None. | None. | None. | |
| Inland Transportation | 1,430 | | | 34 | 34 | None. | None. | |
| Totals | 1,191,028 | | | 553,528 | 439,475 | 147,466 | 14,176 | |

## GREAT AMERICAN INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 611,855 | 85,710,018 | 70,090,293 | 419,031 | 399,239 | 130,559 | None. | In Canada, December 31, 1920. |
| Auto (A) | 33,218 | | | 18,765 | 17,968 | 2,822 | None. | |
| Auto (B) | 29,105 | | | 29,051 | 20,271 | 8,780 | None. | |
| Explosion | −214 | | | None. | None. | None. | None. | |
| Hail | 94,676 | | | 26,288 | 26,153 | 135 | None. | |
| Tornado | 3,312 | | | 1,814 | 2,244 | 100 | None. | |
| Totals | 771,952 | | | 494,949 | 435,875 | 142,396 | None. | |

## HARTFORD FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,391,845 | 181,691,614 | 171,879,717 | 679,568 | 642,533 | 143,672 | None. | In Canada, December 31, 1920. |
| Auto (A) | 50,228 | | | 11,291 | 10,895 | 936 | None. | |
| Explosion | 23,930 | | | None | None. | None. | None. | |
| Hail | 681,923 | | | 294,740 | 294,809 | None | None. | |
| Inland Transportation | 60,968 | | | 38,232 | 37,892 | 1,082 | None. | |
| Sprinkler Leakage | 25,274 | | | 11,438 | 11,524 | None. | None. | |
| Tornado | 48,381 | | | 3,84 | 29,426 | 1,147 | None. | |
| Totals | 2,282,549 | | | 1,039,109 | 1,027,079 | 146,837 | None. | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued.*

HOME INSURANCE COMPANY

| Nature of Business | Net Cash received for Premiums | Gross Amount of Policies, New and Renewed | Net Amount at Risk at Date | Net Amount of Losses incurred during the Year | Net Amount of Losses Paid | Reserve for Unsettled Losses | | Remarks |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 1,831,607 | 186,892,511 | 175,984,556 | 1,027,532 | 47,549 | 247,783 | None. | In Canada, December 31, 1920. |
| Auto (A) | 99,582 | | | 35,223 | 31,184 | 11,085 | None. | |
| Auto (B) | 18,274 | | | 27,645 | 25,786 | 1,859 | None. | |
| Explosion | −3,357 | | | None. | None. | None. | None. | |
| Hail | 717,449 | | | 286,334 | 286,390 | 382 | None. | |
| Sprinkler Leakage | 10,675 | | | 7,161 | 5,191 | 2,075 | None. | |
| Tornado | 67,928 | | | −9,216 | 107,131 | 5,032 | None. | |
| Totals | 2,742,218 | | | 1,374,579 | 1,103,231 | 270,016 | None. | |

INSURANCE COMPANY OF NORTH AMERICA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 965,885 | 176,551,405 | 132,585,015 | 468,907 | 463,309 | 74,871 | 9,750 | In Canada, December 31, 1920. |
| Auto (A) | 70,829 | | | 49,505 | 44,824 | 5,469 | None. | |
| Auto (B) | 14,285 | | | 11,890 | 6,778 | 5,509 | None. | |
| Explosion | 21,343 | | | None. | None. | None. | None. | |
| Inland Transportation | 23,349 | | | 10,824 | 11,074 | None. | None. | |
| Totals | 1,095,691 | | | 541,126 | 525,985 | 85,849 | 9,750 | |

THE INSURANCE COMPANY OF THE STATE OF PA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 202,374 | 28,097,646 | 20,775,227 | 91,675 | 75,346 | 27,944 | None. | In Canada, December 31, 1920. |
| Tornado | 1,466 | | | 70 | 70 | None. | None. | |
| Totals | 203,840 | | | 91,745 | 75,416 | 27,944 | None. | |

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 330,603 | 44,581,203 | 46,220,564 | 131,310 | 117,766 | 15,183 | 8,503 | In Canada, December 31, 1920. |
| Accident | 26,602 | | | 17,773 | 21,409 | 2,880 | None. | |
| Auto (A) | 6,156 | | | 6,249 | 3,808 | 2,441 | None. | |
| Auto (B) | 28,935 | | | 37,299 | 19,106 | 6,011 | 16,125 | |
| Burglary | 13,047 | | | 6,491 | 6,305 | 1,100 | None. | |
| Liability | 44,687 | | | 31,764 | 20,597 | 28,166 | 2,000 | |
| Plate Glass | 10,504 | | | 6,485 | 5,881 | 604 | None. | |
| Sickness | 8,688 | | | 16,534 | 16,090 | 1,952 | None. | |
| Totals | 479,122 | | | 255,905 | 211,052 | 58,346 | 26,628 | |

## THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,107,974 | 135,880,497 | 143,670,203 | 534,044 | 649,922 | 29,488 | 16,340 | In Canada, December 31, 1920. |
| Auto (A) | 47,728 | | | 16,858 | 17,458 | 2,150 | None. | |
| Auto (B) | 2,687 | | | 17,223 | 7,139 | 885 | 9,200 | |
| Totals | 1,158,389 | | | 568,125 | 574,519 | 32,523 | 25,540 | |

## THE LONDON ASSURANCE.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 621,332 | 71,542,280 | 77,441,180 | 241,086 | 217,477 | 48,179 | None. | In Canada, December 31, 1920. |
| Automobile (A) | 8,659 | | | 2,074 | 2,074 | None. | None. | |
| Automobile (B) | 5,334 | | | 1,880 | 880 | 1,000 | None. | |
| Inland Transportation | 5,520 | | | None. | None. | None. | None. | |
| Totals | 640,845 | | | 245,040 | 220,440 | 49,179 | None. | |

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 859,905 | 84,905,674 | 76,266,092 | 513,469 | 531,890 | 104,233 | None. | In Canada, December 31, 1920. |
| Accident | 115,868 | | | 65,965 | 58,878 | 15,292 | None. | |
| Auto (A) | 45,012 | | | 33,671 | 34,183 | 4,630 | None. | |
| Auto (B) | 140,177 | | | 82,257 | 71,486 | 30,785 | None. | |
| Guarantee | 127,368 | | | 39,650 | 24,540 | 16,910 | 25,000 | |
| Hail | 127,102 | | | 29,063 | 29,062 | None. | None. | |
| Liability | 169,931 | | | 79,143 | 84,275 | 137,673 | None. | |
| Sickness | 43,304 | | | 39,856 | 20,726 | 15,135 | None. | |
| Totals | 1,637,757 | | | 855,074 | 856,039 | 324,658 | 25,000 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued.*

## THE MARINE INSURANCE COMPANY, LIMITED

| Nature of Business | Net Cash received for Premiums | Gross Amount of Policies, New and Renewed | Net Amount at Risk at Date | Net Amount of Losses incurred during the Year | Net Amount of Losses Paid | Reserve for Unsettled Losses | | Remarks |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted | Resisted | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | None. | None | None. | None. | None. | None. | None. | In Canada, December 31, 1920 |
| Auto (A) | 43,226 | | | 7,887 | 11,343 | 2,217 | None. | |
| Auto (B) | 21,600 | | | 15,935 | 13,085 | 2,851 | None. | |
| Inland Transportation | 44,838 | | | 4,808 | 4,808 | None. | None. | |
| Totals | 109,666 | | | 28,630 | 29,236 | 5,068 | None. | |

## MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 107,966 | 13,801,450 | 12,442,383 | 58,551 | 46,416 | 17,237 | None. | In Canada, December 31, 1920. |
| Hail | 105,071 | | | 56,285 | 56,285 | None. | None. | |
| Totals | 213,037 | | | 114,836 | 102,701 | 17,237 | None. | |

## THE MOTOR UNION INSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | None | None. | None. | None | None. | None. | None. | In Canada, December 31, 1920. |
| Auto (A) | 123,731 | | | 42,968 | 30,368 | 15,600 | None. | |
| Auto (B) | 53,025 | | | 14,477 | 13,077 | 1,400 | None. | |
| Totals | 176,756 | | | 57,445 | 43,445 | 17,000 | None. | |

## THE NATIONAL BENEFIT ASSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 52,323 | 7,619,429 | 5,403,746 | 39,427 | 18,403 | 18,443 | 1,429 | In Canada, December 31, 1920. |
| Accident | 2,200 | | | None. | None. | None. | None. | |
| Sickness | 2,683 | | | 10 | 10 | None. | None. | |
| Totals | 57,206 | | | 39,437 | 18,413 | 18,443 | 1,429 | |

## NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 173,030 | 16,857,179 | 22,024,841 | 53,975 | 56,925 | 1,592 | None. | In Canada, December 31, 1920. |
| Auto (A) | 71 | | | 45 | 1,725 | None. | None. | |
| Totals | 173,101 | | | 54,020 | 58,650 | 1,592 | None. | |

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 774,726 | 78,290,957 | 75,592,830 | 434,604 | 395,687 | 48,515 | None. | In Canada, December 31, 1920. |
| Auto (A) | 101 | | | None. | None. | None. | None. | |
| Auto (B) | 211 | | | None. | None. | None. | None. | |
| Tornado | 650 | | | None. | None. | None. | None. | |
| Totals | 775,688 | | | 434,604 | 395,687 | 48,515 | None. | |

## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 290,804 | 34,497,883 | 27,148,446 | 139,898 | 115,746 | 40,462 | None. | In Canada, December 31 1920. |
| Tornado | 1,443 | | | 523 | 518 | 5 | None. | |
| Totals | 292,247 | | | 140,421 | 116,264 | 40,467 | None. | |

## THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 17,414 | 4,558,233 | 2,068,220 | 62 | 62 | None. | None. | In Canada, December 31, 1920. |
| Plate Glass | 17,891 | | | 17,642 | 19,549 | None. | None. | |
| Totals | 35,305 | | | 17,704 | 19,611 | None. | None. | |

## THE NEWARK FIRE INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 115,608 | 18,009,518 | 10,128,740 | 41,627 | 38,599 | 8,213 | None. | In Canada, December 31, 1920. |
| Auto (A) | 2,627 | | | 360 | 360 | None. | None. | |
| Auto (B) | 178 | | | 20 | 20 | None. | None. | |
| Totals | 118,413 | | | 42,007 | 38,979 | 8,213 | None. | |

## NEW JERSEY INSURANCE COMPANY

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 84,438 | 10,816,996 | 8,886,547 | 18,864 | 17,262 | 2,217 | None. | In Canada, December 31, 1920. |
| Auto (A) | 5,493 | | | 2,418 | 2,419 | 346 | None. | |
| Totals | 89,931 | | | 21,282 | 19,681 | 2,563 | None. | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—*Continued.*

NIAGARA FIRE INSURANCE COMPANY

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 303,333 | 59,667,196 | 37,921,990 | 158,092 | 155,826 | 24,203 | 9,867 | In Canada, December 31, 1920. |
| Auto (A) | 10,963 | | | 6,175 | 6,667 | 230 | None. | |
| Auto (B) | 1,181 | | | 1,018 | 1,038 | 413 | None. | |
| Explosion | 4,019 | | | None. | None. | None. | None. | |
| Tornado | 329 | | | — 46 | 194 | 30 | None. | |
| Totals | 379,825 | | | 174,103 | 163,725 | 24,876 | 9,867 | |

THE NORTHERN ASSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,214,346 | 124,156,090 | 137,152,917 | 594,954 | 577,075 | 96,753 | 17,800 | In Canada, December 31, 1920. |
| Accident | 10,195 | | | 2,600 | 1,949 | 660 | None. | |
| Auto (A) | 27,179 | | | 22,122 | 13,206 | 8,916 | None. | |
| Auto (B) | 38,723 | | | 20,172 | 15,461 | 4,711 | None. | |
| Burglary | 26 | | | None. | None. | None. | None. | |
| Guarantee | 1,528 | | | None. | None. | None. | None. | |
| Plate Glass | 12,186 | | | 2,975 | 2,795 | 180 | None. | |
| Liability | 7,719 | | | 5,957 | 3,477 | 2,480 | None. | |
| Sickness | 12,570 | | | 3,999 | 3,109 | 890 | None. | |
| Totals | 1,324,472 | | | 652,798 | 617,072 | 114,590 | 17,800 | |

NORTHWESTERN MUTUAL FIRE ASSOCIATION

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 108,027 | 7,063,501 | 6,955,043 | 41,121 | 15,820 | 22,593 | None. | In Canada, December 31, 1920. |
| Auto (A) | 2,831 | | | 64 | 64 | None. | None. | |
| Auto (B) | 2,854 | | | 2,643 | 2,085 | 559 | None. | |
| Totals | 113,712 | | | 43,828 | 17,969 | 23,152 | None. | |

## NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 312,456 | 28,830,750 | 37,115,794 | 105,170 | 103,624 | 5,042 | None. | In Canada, December 31, 1920. |
| Auto (A) | 25,947 | | | 9,345 | 10,557 | 1,442 | None. | |
| Auto (B) | 14,571 | | | 14,111 | 11,829 | 2,282 | None. | |
| Tornado | 407 | | | 50 | 45 | 6 | None. | |
| Totals | 353,384 | | | 128,676 | 126,055 | 8,772 | None. | |

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,179,151 | 116,691,873 | 132,765,977 | 455,396 | 485,157 | 70,078 | 12,250 | In Canada, December 31, 1920. |
| Accident | 77,661 | | | 32,958 | 30,734 | 6,502 | None. | |
| Auto (A) | 86,853 | | | 35,114 | 36,739 | 3,547 | None. | |
| Auto (B) | 120,037 | | | 44,288 | 50,520 | 9,586 | None | |
| Liability | 30,239 | | | 10,954 | 15,408 | 4,412 | 1,375 | |
| Plate Glass | 33,515 | | | 13,108 | 13,337 | 2,021 | None. | |
| Sickness | 73,328 | | | 57,293 | 54,010 | 9,059 | None. | |
| Totals | 1,600,774 | | | 649,111 | 686,505 | 105,205 | 13,625 | |

## OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 367,199 | 44,077,807 | 43,052,545 | 165,508 | 171,549 | 13,930 | None. | In Canada, December 31, 1920. |
| Accident | 183,536 | | | 68,247 | 64,233 | 25,255 | 600 | |
| Auto (A) | 133,975 | | | 84,042 | 74,250 | 12,350 | None. | |
| Auto (B) | 144,823 | | | 59,748 | 62,448 | 24,300 | None. | |
| Burglary | 5,838 | | | 3,729 | 1,729 | 2,500 | None. | |
| Guarantee | 27,231 | | | 7,294 | —596 | 9,360 | None. | |
| Liability | 210,564 | | | 111,242 | 75,273 | 108,897 | None. | |
| Plate Glass | 84,907 | | | 50,107 | 50,447 | 3,660 | None. | |
| Sickness | 95,895 | | | 47,142 | 51,942 | 8,200 | None. | |
| Totals | 1,259,968 | | | 597,059 | 551,281 | 208,362 | 600 | |

## THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 408,310 | 79,462,852 | 59,285,489 | 160,545 | 161,423 | 21,611 | 1,638 | In Canada, December 31, 1920. |
| Auto (A) | 24,241 | | | 23,549 | 20,251 | 3,299 | None. | |
| Hail | 176,317 | | | 80,683 | 83,729 | None. | None. | |
| Totals | 608,877 | | | 264,777 | 265,403 | 24,910 | 1,638 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1920—*Continued.*

PROVIDENCE WASHINGTON INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 267,040 | 30,524,362 | 27,908,235 | 180,559 | 153,263 | 38,440 | 1,500 | In Canada, December 31, 1920. |
| Auto (A) | 27,735 | | | 16,707 | 14,130 | 2,682 | None. | |
| Auto (B) | 6,227 | | | 1,038 | 1,479 | 368 | None. | |
| Explosion | 2,869 | | | None. | None. | None. | None. | |
| Totals | 303,871 | | | 198,304 | 173,872 | 41,490 | 1,500 | |

QUEEN INSURANCE COMPANY OF AMERICA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 806,787 | 84,735,256 | 99,072,651 | 328,443 | 308,698 | 57,598 | 10,000 | In Canada, December 31, 1920. |
| Auto (A) | 56,959 | | | 31,054 | 22,353 | 9,375 | None. | |
| Auto (B) | 24,455 | | | 18,287 | 20,082 | 1,530 | None. | |
| Inland Transportation | 53 | | | None. | None. | None. | None. | |
| Totals | 887,384 | | | 377,784 | 351,133 | 68,503 | 10,000 | |

RAILWAY PASSENGERS ASSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | None. | None. | None. | None. | None. | None. | None. | In Canada, December 31, 1920. |
| Accident | 54,212 | | | 13,378 | 15,023 | 3,030 | None. | |
| Auto (A) | 26,918 | | | 12,755 | 11,679 | 1,600 | 210 | |
| Auto (B) | 85,827 | | | 39,108 | 42,148 | 9,570 | 625 | |
| Burglary | 1,843 | | | 434 | 359 | 125 | None. | |
| Guarantee | 12,609 | | | 2,773 | 348 | 3,075 | 3,000 | |
| Liability | 119,189 | | | 46,852 | 38,012 | 44,110 | 2,000 | |
| Plate Glass | 43,129 | | | 24,732 | 22,134 | 6,570 | 300 | |
| Sickness | 31,505 | | | 21,891 | 20,736 | 4,055 | None. | |
| Totals | 375,232 | | | 161,923 | 150,439 | 72,135 | 6,135 | |

## THE ROYAL EXCHANGE ASSURANCE.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 804,617 | 108,060,767 | 98,698,092 | 347,650 | 351,553 | 10,502 | None. | In Canada, December 31, 1920. |
| Accident | 12,743 | | | 6,137 | 6,588 | 557 | None. | |
| Auto (A) | 53,133 | | | 29,546 | 39,011 | 1,226 | None. | |
| Auto (B) | 87,905 | | | 33,231 | 38,754 | 2,015 | None. | |
| Liability | 35,588 | | | 17,656 | 18,170 | 6,792 | None. | |
| Sickness | 7,573 | | | 3,855 | 4,900 | 215 | None. | |
| Totals | 1,001,559 | | | 438,075 | 458,976 | 21,307 | None. | |

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 429,303 | 68,475,692 | 49,998,567 | 162,899 | 167,945 | 27,782 | None. | In Canada, December 31, 1920. |
| Auto (A) | 51,888 | | | 15,461 | 25,681 | 2,946 | 900 | |
| Auto (B) | 8,022 | | | 9,988 | 8,220 | 1,769 | None. | |
| Inland Transportation | 43,348 | | | 9,477 | 10,732 | 1,093 | None. | |
| Tornado | 13,959 | | | 4,523 | 12,719 | 853 | None. | |
| Totals | 546,580 | | | 202,348 | 225,297 | 34,443 | 900 | |

## SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 119,644 | 13,694,737 | 10,903,294 | 34,387 | 24,366 | 10,500 | None. | In Canada, December 31, 1920. |
| Accident | 18,246 | | | 5,790 | 3,128 | 2,722 | None. | |
| Auto (A) | 25,764 | | | 12,683 | 9,488 | 2,045 | None. | |
| Auto (B) | 18,521 | | | 8,844 | 6,479 | 1,815 | None. | |
| Guarantee | 859 | | | None. | None. | None. | None. | |
| Liability | 173,959 | | | 108,040 | 88,270 | 27,895 | 4,750 | |
| Sickness | 21,476 | | | 10,134 | 10,526 | 638 | None. | |
| Totals | 378,469 | | | 179,878 | 142,257 | 45,615 | 4,750 | |

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 464,627 | 57,827,488 | 66,541,218 | 195,186 | 175,581 | 29,546 | 968 | In Canada, December 31, 1920. |
| Auto (A) | 16,070 | | | 6,591 | 11,586 | 1,173 | None. | |
| Auto (B) | 11,487 | | | 10,905 | 8,476 | 2,429 | None. | |
| Explosion | 17 | | | None. | None. | None. | None. | |
| Sprinkler Leakage | 2,062 | | | 480 | None. | 600 | None. | |
| Tornado | 785 | | | 244 | 244 | None. | None. | |
| Totals | 495,048 | | | 213,406 | 196,887 | 33,748 | 968 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1920.—*Continued.*

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 451,810 | 75,975,336 | 55,316,423 | 259,642 | 214,029 | 98,183 | None. | In Canada, December 31, 1920. |
| Auto (A) | 5,742 | | | None. | None. | None. | None. | |
| Sprinkler Leakage | 3,648 | | | None. | None. | None. | None. | |
| Tornado | 2,742 | | | 5,398 | 43 | 5,400 | None. | |
| Totals | 463,942 | | | 265,040 | 214,072 | 103,583 | None. | |

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 47,903 | 6,933,050 | 5,595,961 | 7,789 | 4,656 | 3,127 | None. | In Canada, December 31, 1920. |
| Auto (A) | 3,794 | | | 558 | None. | 557 | None. | |
| Auto (B) | 3,896 | | | 1,843 | None. | 1,843 | None. | |
| Totals | 55,593 | | | 10,190 | 4,656 | 5,527 | None. | |

UNION ASSURANCE SOCIETY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 779,075 | 95,316,697 | 90,409,056 | 314,955 | 305,993 | 48,226 | None. | In Canada, December 31, 1920. |
| Auto (A) | 3,911 | | | 1,101 | 569 | 532 | None. | |
| Auto (B) | 1,363 | | | 10 | 10 | None. | None. | |
| Inland Transportation | 10,738 | | | 222 | 222 | None. | None. | |
| Totals | 795,087 | | | 316,288 | 306,794 | 48,758 | None. | |

## UNION INSURANCE SOCIETY OF CANTON, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 547,274 | 66,988,619 | 57,770,634 | 277,272 | 255,081 | 42,712 | 2,090 | In Canada, December 31, 1920. |
| Auto (A) | 44,151 | ..... | ..... | 35,510 | 30,536 | 5,104 | None. | |
| Auto (B) | 63,959 | ..... | ..... | 38,510 | 33,461 | 6,829 | None. | |
| Hail | 146,716 | ..... | ..... | 49,204 | 18,956 | None. | None. | |
| Inland Transportation | 95,235 | ..... | ..... | 109,940 | 123,804 | 10,589 | None. | |
| Totals | 897,335 | ..... | ..... | 510,526 | 191,838 | 65,234 | 2,090 | |

## THE UNION MARINE INSURANCE COMPANY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | None. | None. | None. | None. | None. | None. | None. | In Canada, December 31, 1920. |
| Auto (A) | 12,546 | ..... | ..... | 11,014 | 10,047 | 1,332 | None. | |
| Auto (B) | 7,287 | ..... | ..... | 1,744 | 417 | 1,326 | None. | |
| Inland Transportation | 581 | ..... | ..... | 9 | 9 | None. | None. | |
| Totals | 20,414 | ..... | ..... | 12,767 | 10,473 | 2,658 | None. | |

## UNITED STATES FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 173,940 | 25,734,342 | 19,346,358 | 60,956 | 15,359 | 17,427 | None. | In Canada, December 31, 1920. |
| Auto (A) | 2,232 | ..... | ..... | None. | None. | None. | None. | |
| Explosion | 1,879 | ..... | ..... | None. | None. | None. | None. | |
| Tornado | 45 | ..... | ..... | None. | None. | None. | None. | |
| Totals | 178,096 | ..... | ..... | 60,956 | 15,359 | 17,427 | None. | |

## WESTCHESTER FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 285,597 | 43,057,353 | 26,031,183 | 109,330 | 102,299 | 29,098 | 1,740 | In Canada, December 31, 1920. |
| Explosion | 1,308 | ..... | ..... | None. | None. | None. | None. | |
| Hail | 176,317 | ..... | ..... | 83,628 | 83,729 | None. | None. | |
| Totals | 463,222 | ..... | ..... | 192,958 | 186,028 | 29,098 | 1,740 | |

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1920.—*Concluded.*

YORKSHIRE INSURANCE COMPANY, LIMITED.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid | Reserve for Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 558,235 | 53,458,618 | 68,473,310 | 355,156 | 318,642 | 39,552 | 30,299 | In Canada, December 31, 1920. |
| Accident | 20,629 | ..... | ..... | 22,374 | 22,048 | 5,765 | None. | |
| Auto (B) | 63,930 | ..... | ..... | 21,730 | 29,234 | 9,527 | None. | |
| Liability | 104,973 | ..... | ..... | 45,906 | 27,985 | 41,553 | None. | |
| Live Stock | 39,294 | ..... | ..... | 19,966 | 17,611 | 3,710 | None. | |
| Plate Glass | 15,048 | ..... | ..... | 8,420 | 7,072 | 2,286 | None. | |
| Sickness | 23,589 | ..... | ..... | 29,396 | 29,538 | 5,352 | None. | |
| Totals | 825,699 | ..... | ..... | 502,948 | 452,130 | 107,746 | 30,299 | |

TABLE VII.—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance.

| No. | Companies | Real Estate | Loans on Real Estate | Bonds and Debentures | Stocks | Cash on hand and in Banks or deposited with Govts | Interest and Rents due and Accrued | Agents' Balances and Premiums uncollected | Other Assets | Total Assets | Nature of Business | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts | $ cts. | $ cts. | $ cts. | | |
| 1 | Acadia Fire .. | 18,000 00 | 18,000 00 | 359,165 00 | 383,493 00 | 65,464 35 | None | 67,101 59 | 2,646 48 | 913,870 42 | Fire and Hail. | 1 |
| 2 | Antigonish Farmers . | None | None | 1,200 00 | None | 3,055 46 | None | None | None | 4,255 46 | Fire. | 2 |
| 3 | Beaver Fire . .. . | None | 86,496 25 | 247,768 95 | None | 31,998 44 | 7,382 37 | 17,755 88 | 1,385 60 | 392,605 49 | Fire. | 3 |
| 4 | British America .. . | 230,000 00 | 2,700 00 | 2,486,277 49 | 178,993 00 | 582,360 38 | 39,233 48 | 880,231 74 | 104,179 85 | 4,403 984 91 | Fire, Auto, Explosion, Hail Inland Transp. and Marine. | 4 |
| 5 | British Colonial | None | None | 187,782 69 | None | 141,173 19 | 3,426 80 | 42,585 88 | 12,518 18 | 387,486 74 | Fire. | 5 |
| 6 | British Northwestern. | 2,000 00 | 98,828 4[illegible] | 199,580 53 | 32,430 00 | (a) 72,636 91 | 8,307 4[illegible] | 92,540 08 | 18,622 53 | 524,945 97 | Fire. | 6 |
| 7 | Canada Accident and Fire.. .. | None | None | (b) 491,915 23 | (b) 19,400 00 | 60,984 45 | 3,940 97 | 81,124 63 | 24,466 47 | 681,831 75 | Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness. | 7 |
| 8 | Canada National.. . | 334,832 9[illegible] | 1,115,693 84 | 552,691 37 | 60,300 00 | (c) 267,364 46 | 226,704 42 | 43,279 08 | 18,870 06 | 2,619,736 15 | Fire. | 8 |
| 9 | Canada Security.. | None | None | 352,281 24 | None | 34,661 51 | 3,182 92 | 95,319 18 | 415 43 | 485,860 38 | Fire and Hail | 9 |
| 10 | Canadian Fire | 125,000 00 | 223,741 24 | 747,944 05 | None | (d) 635,763 35 | 4,971 87 | 78,202 01 | 631 34 | 1,817,349 86 | Fire and Auto. | 10 |
| 11 | Canadian Indemnity. | None | 223,854 75 | 249,921 38 | 9,000 00 | 51,474 15 | 6,833 05 | 15,288 48 | 5,006 29 | 561,378 10 | Fire and Hail. | 11 |
| 12 | Canadian Lumbermen's . | None | None | 57,776 60 | None | 4,012 80 | 155 19 | 2,532 72 | None | 64,477 40 | Fire. | 12 |
| 13 | Canadian Surety .. | None[illegible] | None | 412,6[illegible]0 43 | None | 30,632 52 | 6,452 69 | 41,693 17 | 1,672 65 | 502,141 46 | Auto, Burglary, Forgery, Guarantee, and Plate Glass. | 13 |
| 14 | Cumberland Farmers. | None | None | 1,485 00 | None | 2,963 70 | None | 74 00 | 101 00 | 4,624 60 | Fire. | 14 |
| 15 | Dominion Fire .. . | None | 12,500 00 | (b) 816,430 16 | (b) 46,169 00 | 18,272 84 | 7,402 96 | 75,297 27 | 2,422 15 | 978,485 41 | Fire, Auto, Hail and Marine. | 15 |
| 16 | Dom. of Can G'tee and Accident .... | 5,000 00 | 20,602 52 | 840 451 01 | None | 8,443 34 | 14,086 51 | 180,186 74 | 28,430 42 | 1,097,200 54 | Fire, Accident, Auto, Burglar, G'tee, Pl. Glass, Sickness and Steam Boiler. | 16 |
| 17 | Fire Insurance Co. of Canada | None | None | 338,369 42 | 36,400 00 | 39,427 48 | 2,944 73 | 40,687 75 | 18,615 62 | 476,445 00 | Fire. | 17 |
| 18 | General Accident of Canada.. . . | None | None | 531,393 78 | 53,212 55 | 66,825 99 | 7,250 32 | 100,510 11 | 12,191 63 | 771,384 33 | Fire, Accident, Auto, Burglary, G'tee, Hail, Sickness and Steam Boiler. | 18 |
| 19 | Globe Indemnity | 29,204 33 | None | 703,964 04 | None | 154,197 32 | 8,677 13 | 277,668 01 | 15,772 16 | 1,189,482 99 | Fire, Accident, Auto, Burglary, G'tee and Sickness. | 19 |
| 20 | Grain Insurance.. | None | None | 241,562 50 | None | 98,812 95 | 1,922 58 | 14,415 49 | 34,096 99 | 390,810 51 | Fire and Guarantee. | 20 |
| 21 | Guardian Ins. Co. of Canada. . | None | None | 689,783 55 | None | 93,921 99 | 7,214 65 | 127,820 38 | 2,849 02 | 921,589 59 | Fire, Accident, Auto, Burglary, G'tee, Pl Glass and Sickness. | 21 |
| 22 | Halifax Fire . . . | 25,000 00 | None | 85,087 50 | 312,704 60 | 10,589 19 | 288 96 | 8,607 93 | (e) 18,235 00 | 460,513 18 | Fire. | 22 |
| 23 | Hudson Bay... .... | 80,732 13 | 20,156 93 | 283,853 83 | None | 78,682 46 | 3,676 91 | 42,035 42 | 1,879 82 | 511,017 50 | Fire. | 23 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 24 | Imperial G'tee and Accident | 1,414 81 | 9,475 00 | 363,167 46 | None | 59,321 15 | 2,221 16 | 92,385 51 | (f) | 0,700 86 | 537,685 65 | Accident, Auto G'tee, Pl. Glass and Sickness. | 24 |
| 25 | Imperial Underwriters | 10,000 00 | 87,713 35 | 233,103 20 | None | 93,665 99 | 7,944 80 | 32,546 33 | | 4,065 83 | 466,039 56 | Fire. | 25 |
| 26 | Kings Mutual | None | 9,100 00 | 25,285 59 | None | 10,272 55 | 767 40 | None | | 669 22 | 46,094 76 | Fire. | 26 |
| 27 | Liverpool Manitoba | None | None | 993,950 74 | None | 124,710 64 | 11,680 30 | 45,107 42 | | 8 59 | 1,175,457 69 | Fire and Explosion. | 27 |
| 28 | London and Lanc. G'tee and Accident | 125,011 50 | None | 541,509 57 | None | 172,926 02 | 8,777 51 | 75,197 07 | | 4,147 74 | 927,569 41 | Accident, Auto, Burglary, G'tee, Pl. Glass and Sickness. | 28 |
| 29 | London Mutual | 142,500 00 | 10,400 00 | 489,438 02 | None | 110,280 09 | 6,773 11 | 32,347 06 | | 15,840 22 | (g) 858,579 10 | Fire and Auto. | 29 |
| 30 | Mercantile | None | None | 467,989 87 | None | 122,948 79 | 6,690 87 | 33,660 96 | | 484 56 | 631,775 05 | Fire. | 30 |
| 31 | Mount Royal | None | None | 820,066 66 | 435,675 00 | 142,420 08 | 8,058 73 | 130,635 46 | (h) | 77,757 53 | 1,614,613 46 | Fire and Pl. Glass | 31 |
| 32 | Mutual Fire | None | 7,300 00 | 33,323 12 | 8,787 50 | 11,009 19 | 395 92 | 1,200 00 | (i) | 1,550 00 | 63,565 73 | Fire. | 32 |
| 33 | North Amer. Acc't | None | None | 323,627 70 | 3,192 00 | 28,077 89 | 3,328 25 | 101,544 69 | (j) | 53,312 61 | 513,083 14 | Accident, Auto, Burglary, Pl. Glass and Sickness. | 33 |
| 34 | North Empire | 45,341 66 | 54,163 85 | 90,315 06 | 54,400 00 | 96,087 43 | 7,453 63 | 61,495 02 | | 23,413 14 | 432,669 79 | Fire. | 34 |
| 35 | North West | None | 84,555 15 | 229,163 31 | None | 93,375 36 | 7,809 75 | 27,122 33 | | 4,208 70 | 446,234 60 | Fire. | 35 |
| 36 | Occidental | None | 81,483 33 | 520,856 50 | None | 128,380 43 | 7,531 32 | 66,286 82 | | 878 17 | 805,416 59 | Fire and Auto. | 36 |
| 37 | Pacific Coast | 555,546 15 | 89,152 07 | (k) 353,589 30 | 17,520 00 | 65,152 59 | 5,589 52 | 33,664 68 | | 22,485 07 | 1,142,699 98 | Fire. | 37 |
| 38 | Pacific Marine | 7,500 00 | 20,000 00 | 283,969 10 | None | 64,845 47 | 2,596 55 | 251,449 74 | | 46,262 02 | 679,626 78 | Fire and Automobile. | 38 |
| 39 | Pictou County Farmers' | None | None | 13,817 34 | None | 2,628 41 | 127 70 | None | | None | 16,573 45 | Fire. | 39 |
| 40 | Quebec | 82,269 43 | None | 433,875 47 | 29,100 00 | 175,214 43 | 6,917 90 | 48,550 10 | | 921 81 | 776,849 14 | Fire. | 40 |
| 41 | Reliance | None | None | 205,000 00 | None | 100,249 62 | 2,988 55 | 232 17 | | None | 308,470 34 | Fire. | 41 |
| 42 | Scottish Canadian | None | None | 101,973 75 | None | 42,909 63 | 1,446 30 | None | | None | 146,329 68 | Fire. | 42 |
| 43 | Western | 200,000 00 | None | 3,500,473 82 | 624,976 45 | 789,043 02 | 58,221 84 | 2,113,628 08 | | 423,124 44 | 7,799,967 65 | Fire, Auto, Explosion, Inland Trans, Marine and Tornado. | 43 |
| | | 2,009,352 93 | 2,275,827 36 | 20,685,369 22 | 2,305,744 05 | 4,907,250 04 | 521,380 08 | 5,535,072 54 | | 1,010,843 10 | 39,640,839 32 | | |

(*a*) Including $10,000 guaranteed investment deposit (secured by allocation of Mortgage loans). (*b*) Book value, *see* investment reserve fund in liabilities. (*c*) Including $225,000 guaranteed investment deposit with the Imperial Canadian Trust Company repayable Dec. 29, 1921, with interest at 6 per cent. The Company states that mortgages of the Trust Company to the amount of the deposit have been earmarked for the Canada National Fire. (*d*) Including $552,823.58 guaranteed investment deposit (secured by allocation of mortgage loans). (*e*) Including $15,000 loans on collaterals. (*f*) Including $2,536.25 loans on collaterals. (*g*) Not including $222,174.62 unpaid on premium notes in force, of which $83,346.85, has been assessed and is payable in instalments within the next two years, and the balance $138,827.77, are usually unassessable. (*h*) Including $70,000 loan on collaterals. (*i*) Including $1,200 loan on collateral. (*j*) Including $500 loan on collateral. (*k*) In this amount is included at book value $54,000 Richlands Orchards ltd., which Company is in liquidation, *see* liabilities.

TABLE VIII.—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.

CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1920.

| No. | Companies | Reserve for Unsettled Losses (Fire) | Reserve for Unsettled Losses (Other) | Reserve of Unearned Premiums (Fire) | Reserve of Unearned Premiums (Other) | Sundry Liabilities (Fire and Other) | Total Liabilities not including Capital Stock | Excess Assets over Liabilities excluding Capital Stock | Capital Stock paid in cash | Nature of Business | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 1 | Acadia Fire | 12,944 58 | None | 178,571 49 | None | 67,182 86 | 258,698 93 | 655,171 49 | 400,000 00 | Fire and Hail. | 1 |
| 2 | Antigonish Farmers | None | None | 3,093 90 | None | None | 3,093 90 | 1,161 56 | None | Fire. | 2 |
| 3 | Beaver Fire | 2,513 00 | None | 38,423 36 | None | (a) 34,964 20 | 75,900 56 | 316,794 93 | 210,360 00 | Fire. | 3 |
| 4 | British America | 461,241 82 | 821,916 98 | 1,853,673 63 | 149,324 92 | 471,845 97 | 3,758,003 32 | 735,981 62 | (b) 1,399,379 79 | Fire, Auto, Explosion, Hail, Inland, Trans. and Marine. | 4 |
| 5 | British Colonial | 14,135 32 | None | (c) 158,905 59 | None | 69,346 67 | 242,387 58 | 145,099 16 | 300,290 00 | Fire. | 5 |
| 6 | British Northwestern | 17,513 71 | None | (d) 122,765 52 | None | 60,228 79 | 200,508 02 | 324,437 95 | 248,699 20 | Fire. | 6 |
| 7 | Canada Accident and Fire | 10,019 09 | 77,961 86 | (e) 137,189 40 | 118,344 27 | (f) 55,700 93 | 399,215 55 | 282,616 20 | 43,320 00 | Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness. | 7 |
| 8 | Canada National | 10,773 00 | None | (g) 230,142 84 | None | (h) 360,504 49 | 601,420 33 | 2,018,315 82 | 1,849,736 35 | Fire. | 8 |
| 9 | Canada Security | 10,302 00 | 3,021 14 | 55,413 05 | 3,807 57 | 105,777 71 | 178,321 47 | 307,538 91 | 175,000 00 | Fire and Hail. | 9 |
| 10 | Canadian Fire | 13,932 50 | 465 64 | 281,496 74 | 9,507 11 | 144,674 48 | 450,076 45 | 1,367,273 41 | 1,000,000,00 | Fire and Auto. | 10 |
| 11 | Canadian Indemnity | 11,074 22 | None | 72,234 90 | None | 65,943 78 | 149,252 90 | 412,125 20 | 300,000 00 | Fire and Hail. | 11 |
| 12 | Canadian Lumbermen's | None | None | None | None | 44,477 40 | 44,477 40 | 20,000 00 | None | Fire. | 12 |
| 13 | Canadian Surety | None | 35,009 60 | None | 125,535 53 | 10,553 89 | 171,099 02 | 331,042 44 | 250,000 00 | Auto, Burglary, Forgery, Guarantee and Plate Glass | 13 |
| 14 | Cumberland Farmers | None | None | 2,102 50 | None | None | 2,102 50 | 2,522 10 | None | Fire. | 14 |
| 15 | Dominion Fire | 22,158 60 | 68,079 41 | 304,110 17 | 29,649 35 | (i) 261,834 05 | 685,831 58 | 292,653 83 | 250,000 00 | Fire, Auto, Hail and Marine. | 15 |
| 16 | Dom. of Canada G'tee and Accident | 454 67 | 78,245 33 | 78,453 06 | 337,702 43 | 12,000 00 | 506,855 49 | 500,345 05 | 243,000 00 | Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness. | 16 |
| 17 | Fire Insurance Co. of Canada | 9,797 25 | None | (j) 125,625 95 | None | 109,921 70 | 245,344 90 | 231,100 10 | 199,000 00 | Fire. | 17 |
| 18 | General Accident of Canada | 2,031 00 | 52,058 84 | 29,441 58 | 213,280 23 | 95,512 32 | 392,823 97 | 378,560 36 | 100,000 00 | Fire, Accident, Auto, Guarantee, Hail, Sickness and Steam Boiler. | 18 |
| 19 | Globe Indemnity | 14,544 42 | 142,629 18 | 125,086 15 | 294,366 47 | 147,889 04 | 724,515 26 | 464,967 73 | 200,009 00 | Fire, Accident, Auto, Burglary, G'tee and Sickness. | 19 |
| 20 | Grain Insurance | 24,700 00 | 650 00 | 91,957 61 | 32,828 61 | 12,269 43 | 162,405 65 | 228,404 86 | 165,150 00 | Fire and Guarantee. | 20 |
| 21 | Guardian Insurance Co. of Canada | 144,817 00 | 51,817 06 | (k) 205,204 95 | 103,637 95 | 60,338 37 | 565,815 33 | 355,774 26 | 375,000 00 | Fire Accident, Auto, Burglary, G'tee, Plate Glass and Sickness. | 21 |
| 22 | Halifax Fire | 5 274,63 | None | 20,792 99 | None | 13,474 47 | 39,542 09 | 420,971 09 | 240,000 00 | Fire. | |
| 23 | Hudson Bay | 16,068 25 | None | 149,513 50 | None | (l) 82,944 46 | 248,526 21 | 262,491 29 | 229,150 00 | Fire. | 23 |
| 24 | Imperial G'tee and Accident | None | 55,635 14 | None | 169,089 80 | (m) 30,000 00 | 254,724 94 | 282,960 71 | 200,000 00 | Accident, Auto, Guarantee, Plate Glass and Sickness. | 24 |
| 25 | Imperial Underwriters | 11,766 56 | None | (n) 159,063 86 | None | 12,458 24 | 183,288 66 | 282,750 90 | 175,000 00 | Fire. | 25 |
| 26 | King's Mutual | None | None | 19,424 49 | None | 39 25 | 19,463 74 | 26,631 02 | None | Fire. | 26 |
| 27 | Liverpool Manitoba | 17,469 91 | None | 202,166 37 | 180 18 | 148,968 07 | 368,784 53 | 806,673 16 | 175,000 00 | Fire. | 27 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 28 | London and Lanc. Guarantee and Acc't | None | 102,069 00 | None | 204,063 02 | 39,378 36 | 345,510 38 | 582,059 03 | 400,000 00 | Accident, Auto, Guarantee, Plate Glass, and Sickness. | 28 |
| 29 | London Mutual | 11,206 70 | 2,825 00 | (o) 420,682 37 | 11,746 28 | 197,418 55 | 652,878 90 | 205,709 20 | 19,250 00 | Fire. | 29 |
| 30 | Mercantile | 21,302 00 | None | 193,161 03 | None | 17,750 00 | 232,213 03 | 399,562 02 | 50,000 00 | Fire. | 30 |
| 31 | Mount Royal | 35,783 00 | 240 00 | 432,732 94 | 18,440 39 | 253,753 63 | 740,955 96 | 873,657 50 | 250,000 00 | Fire and Plate Glass. | 31 |
| 32 | Mutua Fire | None | None | 12,144 74 | None | None | 12,144 74 | 51,420 99 | 48,665 51 | Fire. | 32 |
| 33 | North American A'cet | None | 158,678 37 | None | 110,036 28 | 12,477 66 | 281,192 31 | 231,890 83 | 91,133 29 | Accident, Auto, Burglary, Plate Glass and Sickness. | 33 |
| 34 | North Empire | 15,461 29 | None | (m) 111,886 35 | None | 94,464 12 | 221,811 76 | 210,858 03 | 206,370 00 | Fire. | 34 |
| 35 | North West | 14,021 00 | None | 109,657 33 | None | 41,472 46 | 165,150 79 | 281,083 81 | 100,000 00 | Fire. | 35 |
| 36 | Occidental | 19,408 05 | 3,997 05 | 165,671 48 | 6,842 66 | (n) 100,979 52 | 296,899 66 | 508,516 93 | 200,000 00 | Fire. | 36 |
| 37 | Pacific Coast | 13,516 25 | None | 97,289 40 | None | (q) 228,922 04 | 339,727 69 | 302,972 29 | 548,852 00 | Fire. | 37 |
| 38 | Pacific Marine | 1 23 | 63 00 | 6,877 56 | 276 74 | 347,922 31 | 355,141 34 | 324,485 44 | 264,060 00 | Fire and Auto. | 38 |
| 39 | Pictou County Farmers | 12 00 | None | 4,732 34 | None | None | 4,744 34 | 11,829 11 | None | Fire. | 39 |
| 40 | Quebec | 13,513 78 | None | 216,112 39 | None | 16,684 32 | 246,310 49 | 530,538 65 | 125,000 00 | Fire. | 40 |
| 41 | Reliance | None | None | 302 30 | None | None | 302 30 | 308,138 04 | 200,000 00 | Fire. | 41 |
| 42 | Scottish Canadian | None | None | None | None | None | None | 146,329 68 | 150,000 00 | Fire and Hail. | 42 |
| 43 | Western | 500,658 00 | 1,815,978 90 | 2,263,411 54 | 280,841 81 | 544,618 36 | 5,405,508 61 | 2,394,459 04 | (r)2,492,001 35 | Fire, Auto, Explosion, Inland Trans., Marine and Tornado. | 43 |
| | | 1,478,415 73 | 3,471,841 50 | 8,688,515 37 | 2,219,507 60 | 4,374,692 38 | 20,232,972 58 | 19,407,866 74 | 13,884,478 39 | | |

(a) Including $12,303.28 investment reserve fund. (b) Including $550,000, 7 per cent preference stock. (c) Including $17,445.41 reserve on unlicensed reinsurance, unsecured. (d) Including $4,796.35 unlicensed reinsurance balances unsecured. (e) Including $69,475.08 reserve on unlicensed reinsurance, unsecured. (f) Including $22,372.79 investment reserve fund. (g) Including $72,568.09 insurance held on deposit. (h) Including $175,000 contingent reserve fund. (i) Including $13,290.83 investment reserve fund. (j) $10,692.47 reserve on unlicensed reinsurance, unsecured. (k) Including $35,924.50 reserve on unlicensed reinsurance, unsecured. (l) Including $355.85 investment reserve fund. (m) Including $15,000. contingent reserve fund. (n) Including $63,005.10 reserve on unlicensed reinsurance unsecured. (o) Including $20,000.00 reserve on unlicensed reinsurance, unsecured. (p) Including $3,953.18 reserve on unlicensed reinsurance, unsecured. (q) Including $186,338.28 investment reserve fund. (r) Including $1,000,000, 7 per cent preference stock.

TABLE IX.—Showing the Assets in Canada of British Companies transacting

BRITISH COMPANIES—

| No | Companies | Commenced Business in Canada (Fire) | Real Estate | Loans on Real Estate | Bonds and Debentures |
|---|---|---|---|---|---|
| | | | $ cts. | $ cts. | $ cts. |
| 1 | Alliance | February 29, 1892 | None | None. | 608,408 00 |
| 2 | Atlas | March 7, 1887 | None. | None. | 603,961 57 |
| 3 | British Crown | November 2, 1917 | 4,072 16 | 3,610 89 | 516,672 31 |
| 4 | British General | December 5, 1919 | None. | None. | 80,546 67 |
| 5 | British Traders | February 20, 1918 | None. | None. | 413,170 00 |
| 6 | Caledonian | July 20, 1883 | None. | None. | 501,702 94 |
| 7 | Car and General | December 4, 1918 | None. | None. | 430,269 60 |
| 8 | Century | December 12, 1917 | None. | None. | 181,356 96 |
| 9 | China | September 11, 1919 | None | None. | 25,618 00 |
| 10 | Commercial Union | September 11, 1863 | 325,000 00 | 20,000 00 | 1,248,948 05 |
| 11 | Eagle Star and British Dominions | July 22, 1915 | None. | None. | 336,079 69 |
| 12 | Employers' Liability | 1887 to 1894 and again in 1910 | None. | None. | 1,605,228 39 |
| 13 | Essex and Suffolk | March 11, 1920 | None. | None. | 57,232 00 |
| 14 | General Accident Fire | July 13, 1908 | None | None. | 685,059 20 |
| 15 | Guardian Assurance | May 1, 1869 | 442,900 00 | None. | 1,383,931 49 |
| 16 | Law, Union and Rock | April 1, 1899 | 200,148 08 | 8,931,990 32 | 927,864 41 |
| 17 | Liverpool and London and Globe | June 4, 1851 | 200,000 00 | 786,500 00 | 1,603,623 77 |
| 18 | London Guarantee | October 22, 1915 | None. | 4,700 00 | 1,825,885 27 |
| 19 | London and Lancashire | April 1, 1880 | None. | None. | 1,188,852 82 |
| 20 | London Assurance | March 1, 1862 | None. | None. | 552,011 19 |
| 21 | Marine | September 4, 1913 | None. | None. | 128,815 34 |
| 22 | Merchants' Marine | December 14, 1920 | None. | None. | 100,983 33 |
| 23 | Motor Union | May 30, 1919 | None | None. | 155,483 33 |
| 24 | National Benefit | November 5, 1918 | None. | None. | 225,077 44 |
| 25 | National Prov. Plate Glass | August 6, 1920 | None. | None. | 75,011 73 |
| 26 | North British & Mercantile | 1862 | 189,000 00 | None. | 1,351,028 04 |
| 27 | Northern Assurance | 1867 | None | None. | 1,183,725 77 |
| 28 | Norwich Union Fire | April 1, 1880 | 120,000 00 | None. | 1,250,215 24 |
| 29 | Ocean Accident & Guarantee | April 20, 1915 | 6,605 59 | None. | 938,163 28 |
| 30 | Palatine | March 27, 1912 | None | None. | 501,165 65 |
| 31 | Phœnix of London | 1804 | 110,000 00 | None. | 1,048,863 34 |
| 32 | Provincial | December 19, 1910 | None. | None. | 154,367 09 |
| 33 | Queensland | May 16, 1918 | None. | None. | 136,886 67 |
| 34 | Railway Passengers | March 23, 1920 | None | None. | 343,675 63 |
| 35 | Royal Exchange | November, 3 1910 | 75,000 00 | 82,751,69 | 865,857 20 |
| 36 | Royal Insurance | 1851 | 545,784 00 | 549,500 00 | 2,712,273 61 |
| 37 | Royal Scottish | January 10, 1920 | None. | None. | 67,216 20 |
| 38 | Scottish Metropolitan | December 17, 1918 | None. | None. | 237,644 95 |
| 39 | Scottish Union | Fepruary 25, 1882 | None. | 600,207 00 | 1,386,974 48 |
| 40 | Sun Insurance | June 3, 1892 | 50,000 00 | None. | 911,923 76 |
| 41 | Traders and General | June 1, 1920 | None. | None. | 77,833 00 |
| 42 | Union Assurance Society | Noyember, 1890 | None | None. | 702,411 68 |
| 43 | Union of Canton | September 24, 1917 | 76,739 45 | None. | 484,173 33 |
| 44 | Union Marine | February 28, 1918 | None | None | 70,633 33 |
| 45 | Yangtsze | December 1, 1919 | None | None | 50,000 00 |
| 46 | Yorkshire | January 16, 1907 | 554,000 00 | 2,968,003 60 | 807,740 18 |
| | Totals | | 2,899,249 28 | 13,047,263 50 | 30,956,296 02 |

(a) Including $263.93 loans on collateral.
(b) Including $65,000 loans on collateral.

business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1920.

| Stocks | Cash on hand and in Banks or deposited with Governments | Interest and Rents due and accrued | Agents' Balances and Premiums Uncollected | Other Assets | Total Assets in Canada | Nature of Business | No. |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| None | 72,214 32 | None | 80,602 65 | 5,000 00 | 766,224 97 | Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness. | 1 |
| None. | 62,303 44 | 5,489 19 | 65,306 59 | 20,547 73 | 757,608 52 | Fire | 2 |
| None. | 31,099 58 | 58,930 33 | 104,404 62 | 5,990 35 | 724,780 24 | Fire, Auto and Hail | 3 |
| None. | 16,000 00 | None | 13,240 40 | 3,689 16 | 122,476 23 | Fire | 4 |
| None. | 110,338 75 | None | 43,809 62 | 24 78 | 567,343 15 | Fire, Auto and Hail | 5 |
| None. | 61,396 31 | None | 52,307 77 | 15,000 00 | 630,407 02 | Fire | 6 |
| None. | 16,403 50 | 4,920 54 | 51,011 40 | 5,871 03 | 508,476 16 | Fire, Accident, Auto, Hail and Sickness. | 7 |
| None. | 31,179 75 | None | 41,388 10 | 1,796 05 | 255,720 86 | Fire | 8 |
| None | 5,166 99 | None | 1,829 85 | None | 32,614 84 | Fire | 9 |
| None. | 123,191 42 | 8,185 42 | 144,662 81 | 27,640 54 | 1,897,628 24 | Fire | 10 |
| None | 19,681 70 | 13,294 92 | 24,365 41 | None | 393,421 72 | Fire, Auto and Hail | 11 |
| None | 39,365 87 | None | 286,490 42 | 77,323 74 | 2,008,408 42 | Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail, Sickness and Steam Boiler | 12 |
| None. | 18,049 61 | 584 00 | 13,066 86 | 177 73 | 89,110 20 | Fire | 13 |
| None. | 80,793 71 | 9,381 43 | 67,628 54 | 10,712 83 | 853,575 71 | Fire, Auto and Hail | 14 |
| None. | 115,068 72 | 457 18 | 171,491 57 | 1,006 78 | 2,114,855 74 | Fire | 15 |
| None | 511,518 34 | 478,609 20 | 132,857 62 | 12,025 46 | 11,195,013 43 | Fire, Accident, Auto, Burglary, Plate Glass and Sickness | 16 |
| None. | 189,779 60 | 29,176 79 | 182,857 83 | 6,689 25 | 2,998,627 24 | Fire | 17 |
| None. | 77,646 75 | 18,266 82 | 271,083 86 | 64,886 94 | 2,262,469 64 | Fire, Accident, Auto, Gtee' Hail and Sickness. | 18 |
| None. | 239,400 28 | 10,275 81 | 199,940 16 | None. | 1,638,199 07 | Fire and Auto | 19 |
| None. | 100,292 37 | None | 79,417 66 | 5,000 00 | 736,721 22 | Fire and Inland Trans. | 20 |
| None. | 59,135 47 | 589 89 | 19,461 30 | None | 208,002 00 | Auto and Inland Trans | 21 |
| None | None | None | None | None | 100,983 33 | Fire | 22 |
| None. | 34,901 43 | 476 75 | 14,225 96 | None | 205,087 47 | Auto | 23 |
| None. | 11,901 92 | None | 7,452 82 | None | 244,432 18 | Fire Accident and Sickness. | 24 |
| None. | 8,022 34 | 505 55 | 8,402 43 | 284 92 | 92,226 97 | Fire and Plate Glass | 25 |
| None. | 181,141 29 | 14,700 01 | 163,268 81 | 15,000 00 | 2,117,138 15 | Fire | 26 |
| None. | 101,635 77 | 10,316 03 | 155,755 64 | 41,702 82 | 1,493,136 03 | Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness | 27 |
| None. | 187,679 43 | None | 187,665 38 | 8,466 43 | 1,754,026 48 | Fire, Accident, Auto, Plate Glass and Sickness. | 28 |
| None. | 162,216 29 | None | 168,178 53 | 71,411 03 | 1,346,574 72 | Fire, Accident, Auto, Burglary Guarantee Plate Glass and Sickness. | 29 |
| None. | 64,652 70 | None | 59,644 42 | 1,000 00 | 617,462 77 | Fire and Auto | 30 |
| 814,240 00 | 289,388 66 | 16,459 53 | 175,586 02 (a) | 46,932 80 | 2,501 470 35 | Fire | 31 |
| None | 61,680 62 | None | 20,174 02 | 1,232 12 | 237,453 85 | Fire | 32 |
| None | 42,300 60 | 542 90 | 28,502 36 | 5,000 00 | 213,232 53 | Fire | 33 |
| None. | 39,632 20 | 366 66 | 47,893 36 | 62,017 73 | 493,585 58 | Accident, Auto, Burglary, Gtee, Plate Glass, and Sickness. | 34 |
| None. | 91,360 77 | 17,319 86 | 99,008 12 (b) | 100,330 11 | 1,331,627 75 | Fire, Accident, Auto, and Sickness. | 35 |
| None. | 578,659 82 | 46,533 78 | 263,447 12 | 10,121 79 | 4,706,320 12 | Fire | 36 |
| None. | 35,385 31 | 304 16 | 23,365 94 | 2,500 00 | 128,771 61 | Fire | 37 |
| None. | 31,266 61 | 506 72 | 92,136 40 | 12,435 29 | 373,989 97 | Fire, Accident, Gtee and Sickness | 38 |
| None. | 75,774 66 | 24,761 55 | 58,291 43 | None. | 2,146,009 12 | Fire, Auto, Explosion, Sprinkler Leakage and Tornado. | 39 |
| None. | 94,233 29 | None. | 106,620 56 | 14,378 54 | 1,177,156 15 | Fire | 40 |
| None. | 18,039 31 | None | 41,144 15 | None | 137,016 46 | Fire and Auto | 41 |
| None. | 205,937 52 | None | 83,480 42 | 19,281 39 | 1,011,111 01 | Fire, Auto and Inland Trans. | 42 |
| 254,000 00 | 246,542 60 | None | 117,715 73 | None | 1,179,171 11 | Fire, Auto ,Hail and Inland Trans. | 43 |
| None. | 7,142 24 | 613 35 | 516 01 | None | 78,901 93 | Auto and Inland Trans. | 44 |
| None | 22,497 65 | None | 1,586 45 | None | 74,084 10 | Fire | 45 |
| None. | 245,240 78 | 48,021 46 | 162,180 13 | 22,780 07 | 3,967,966 23 | Fire, Accident, Auto, Live Stock, Plate Glass and Sickness. | 46 |
| 1,068,240 00 | 4,817,260 29 | 819,589 83 | 4,124,467 25 | 698,257 41 | 58,430,623 58 | | |

TABLE X.—Showing the Assets in Canada of Foreign Companies transacting

FOREIGN COMPANIES—

| No. | Companies | Commenced Business in Canada (Fire) | Real Estate | Loans on Real Estate | Bonds and Debentures |
|---|---|---|---|---|---|
| | | | $ cts. | $ cts. | $ cts. |
| 1 | Ætna | 1821 | None | None | 453,253 33 |
| 2 | Agricultural | 1870 to 1873, 1879 to 1897 and again in 1917 | None | None | 23,858 17 |
| 3 | Alliance Insurance | August 30, 1917 | None | None | 117,950 00 |
| 4 | American Alliance | January 27, 1919 | None | None | 30,000 00 |
| 5 | American Central | December 17, 1912 | None | None | 187,686 25 |
| 6 | American Equitable | October 6, 1919 | None | None | 50,000 00 |
| 7 | American Insurance | June 28, 1912 | None | None | 62,050 00 |
| 8 | American Lloyds | December 1, 1910 | None | None | 73,915 00 |
| 9 | Boston | January 15, 1918 | None | None | 80,000 00 |
| 10 | Caledonian-American | February 9, 1920 | None | None | 50,000 00 |
| 11 | California | November 18, 1912 | None | None | 58,930 00 |
| 12 | Citizens of Missouri | December 4, 1917 | None | None | 25,000 00 |
| 13 | Columbia | October 11, 1917 | None | None | 123,787 47 |
| 14 | Commercial Union of New York | November 29, 1917 | None | None | 20,000 00 |
| 15 | Connecticut | June 28, 1886 | None | None | 265,089 75 |
| 16 | Continental | August 31, 1910 | None | None | 533,905 00 |
| 17 | Equitable Fire and Marine | April 3, 1913 | None | None | 141,029 69 |
| 18 | Fidelity-Phenix | April 11, 1910 | None | None | 497,976 00 |
| 19 | Fire Association of Phila | March 16, 1918 | None | None | 53,090 00 |
| 20 | Fireman's Fund | November 30, 1912 | None | None | 266,690 00 |
| 21 | Firemen's Insurance | May 22, 1912 | None | None | 113,099 66 |
| 22 | General of Paris | July 20, 1912 | None | None | 248,210 74 |
| 23 | Girard | April 30, 1919 | None | None | 55,000 00 |
| 24 | Glens Falls | November 28, 1913 | None | None | 384,908 55 |
| 25 | Globe and Rutgers | March 6, 1914 | None | None | 849,124 20 |
| 26 | Great American | December 7, 1904 | None | None | 539,613 00 |
| 27 | Hardware Dealers | August 18, 1920 | None | None | 50,050 00 |
| 28 | Hartford Fire | November, 1836 | None | None | 1,683,193 41 |
| 29 | Home Insurance | January 1, 1902 | None | None | 1,957,486 97 |
| 30 | Insurance Co. of North America | October 16, 1889 | None | None | 790,319 46 |
| 31 | Insurance Co. of State of Pa | March 22, 1912 | None | None | 192,395 66 |
| 32 | Lumbermen's Underwriting Alliance | May 10, 1918 | None | None | 172,500 00 |
| 33 | Manufacturing Lumbermen's | April 24, 1918 | None | None | 80,000 00 |
| 34 | Manufacturing Woodworkers | May 28, 1920 | None | None | 50,000 00 |
| 35 | Mechanics and Traders | January 4, 1918 | None | None | 20,000 00 |
| 36 | Merchants Fire | December 26, 1917 | None | None | 158,756 13 |
| 37 | Millers National | October 6, 1915 | None | None | 50,000 00 |
| 38 | Minnesota Implement | August 18, 1920 | None | None | 51,700 00 |
| 39 | National Ben-Franklin | May 23, 1914 | None | None | 310,188 73 |
| 40 | National Fire of Hartford | August 3, 1908 | None | None | 596,000 00 |
| 41 | National Liberty | September 28, 1920 | None | None | 52,200 00 |
| 42 | National Union | August 12, 1911 | None | None | 207,013 60 |
| 43 | La Nationale | February 13, 1914 | None | None | 834,815 12 |
| 44 | Newark | March 6, 1918 | None | None | 60,000 00 |
| 45 | New Hampshire | April 15, 1918 | None | None | 61,750 00 |
| 46 | New Jersey | April 6, 1918 | None | None | 61,375 00 |
| 47 | Niagara | July 19, 1912 | None | None | 326,300 00 |
| 48 | Northwestern Mutual | May 10, 1918 | None | None | 99,724 93 |
| 49 | Northwestern National | May 22, 1912 | None | None | 695,713 07 |
| 50 | Phenix of Paris | March 20, 1915 | None | None | 337,750 00 |
| 51 | Phœnix of Hartford | May 20, 1890 | None | None | 489,604 33 |
| 52 | Providence Washington | January 9, 1912 | None | None | 240,560 00 |
| 53 | Queen of America | November 2, 1891 | None | None | 679,038 84 |
| 54 | Retail Hardware | August 18, 1920 | None | None | 54,250 00 |
| 55 | St. Paul Fire and Marine | September 14, 1907 | None | None | 449,880 00 |
| 56 | Springfield Fire and Marine | November 5, 1908 | None | None | 458,710 00 |
| 57 | Sterling | September 9, 1920 | None | None | 60,000 00 |
| 58 | Stuyvesant | August 25, 1916 | None | None | 89,698 75 |
| 59 | Tokio | March 12, 1920 | None | None | 50,000 00 |
| 60 | L'Union of Paris | April 11, 1911 | None | None | 551,892 36 |
| 61 | United States Fire | June 30, 1919 | None | None | 85,000 00 |
| 62 | Vulcan | January 16, 1918 | None | None | 50,000 00 |
| 63 | Westchester | May 28, 1912 | None | None | 277,650 07 |
| | Totals | | None | None | 17,745,711 25 |

business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1920.

| Stocks | Cash on hand and in Banks or deposited with Governments | Interest and Rents due and accrued | Agents' Balances and Premiums Uncollected | Other Assets | Total Assets in Canada | Nature of Business | No. |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | | | | |
| None | 453,270 09 | 0,540 21 | 69,646 42 | None | 982,710 05 | Fire, Auto and Tornado. | 1 |
| None | 36,100 08 | 416 66 | 2,820 83 | None | 63,196 34 | Fire. | 2 |
| None | 87,839 56 | 1,427 50 | 17,629 61 | None | 224,846 67 | Fire, Auto and Inland Trans. | 3 |
| None | None | 275 00 | 1,294 65 | None | 31,569 65 | Fire and Auto. | 4 |
| None | 96,338 98 | 4,550 91 | 39,279 36 | 3,768 27 | 331,623 78 | Fire. | 5 |
| None | 17,132 50 | 229 16 | 13,120 60 | None | 80,482 26 | Fire. | 6 |
| None | 25,541 96 | 1,460 00 | 5,244 56 | 1,462 18 | 95,758 70 | Fire. | 7 |
| None | 14,482 71 | 1,463 00 | 3,259 58 | None | 93,120 29 | Fire, & Sprinkler Leakage. | 8 |
| None | 22,609 72 | None | 10,597 90 | 2,364 03 | 115,571 65 | Fire. | 9 |
| None | 11,395 19 | None | 11,661 92 | 1,837 16 | 74,894 27 | Fire. | 10 |
| None | 22,340 68 | 1,075 00 | 14,463 21 | 1,000 00 | 97,218 89 | Fire. | 11 |
| None | 1,906 68 | None | 8,122 07 | None | 35,026 95 | Fire. | 12 |
| None | 70,144 98 | 1,765 80 | 37,760 65 | None | 233,458 90 | Fire, Auto & Inland Trans. | 13 |
| None | 3,288 16 | 29 00 | 2,498 52 | None | 25,815 68 | Fire. | 14 |
| None | 171,972 07 | 3,552 06 | 46,135 91 | 26 37 | 486,776 16 | Fire and Hail. | 15 |
| None | 150,717 72 | 8,415 08 | 93,678 85 | 12,439 23 | 799,155 88 | Fire, Auto, Explosion, Hail and Tornado. | 16 |
| None | 24,787 14 | 3,267 81 | None | None | 169,084 64 | Fire, Auto and Explosion. | 17 |
| None | 140,662 08 | 8,889 14 | 70,764 02 | 13,018 77 | 731,310 01 | Fire, Auto, Explosion, Hail and Tornado | 18 |
| None | 32,708 22 | 656 98 | 4,113 63 | None | 90,478 83 | Fire. | 19 |
| None | 105,290 01 | None | 58,317 93 | 369 12 | 430,667 06 | Fire, Auto & Inland Trans. | 20 |
| None | 36,147 01 | 2,236 25 | 18,565 97 | None | 170,048 89 | Fire. | 21 |
| None | 24,273 45 | None | 19,081 31 | 3,480 33 | 295,045 53 | Fire. | 22 |
| None | 9,044 81 | 479 15 | 6,272 55 | None | 71,396 51 | Fire. | 23 |
| None | 69,385 10 | 4,696 24 | 52,532 30 | None | 511,522 19 | Fire, Auto, Hail, Inland Trans. and Tornado. | 24 |
| None | 342,891 02 | 8,756 41 | 225,592 97 | 14,320 65 | 1,440,685 25 | Fire, Auto, Explosion and Inland Trans. | 25 |
| None | 151,408 06 | 8,997 49 | 61,896 25 | 1,786 15 | 763,700 95 | Fire, Auto, Explosion, Hail and Tornado. | 26 |
| None | 980 36 | None | 1,728 14 | 566 26 | 53,324 76 | Fire. | 27 |
| None | 647,539 16 | 21,648 55 | 182,472 61 | None | 2,534,853 73 | Fire, Auto, Explosion, Hail Inland Trans., Sprinkler Leakages. | 28 |
| None | 1,106,230 56 | None | 293,717 81 | None | 3,357,435 34 | Fire, Auto, Explosion, Hail Sprinkler Leakage and Tornado. | 29 |
| None | 718,125 88 | 8,898 08 | 113,092 77 | None | 1,630,436 19 | Fire, Auto, Explosion and Inland Trans. | 30 |
| None | 34,840 58 | 3,165 20 | 31,254 26 | None | 261,655 70 | Fire and Tornado. | 31 |
| None | 237 12 | 1,294 33 | 20,795 18 | None | 194,826 63 | Fire. | 32 |
| None | 75,250 37 | 576 16 | 7,770 63 | None | 163,597 16 | Fire. | 33 |
| None | 33,551 62 | None | 6,015 03 | None | 89,566 65 | Fire. | 34 |
| None | 5,563 74 | 106 25 | 7,194 27 | None | 33,074 26 | Fire. | 35 |
| None | 25,224 89 | 2,539 23 | 12,975 98 | 509 31 | 200,105 54 | Fire. | 36 |
| None | 16,100 23 | 1,041 65 | 6,776 79 | None | 73,918 67 | Fire. | 37 |
| None | 980 36 | None | 1,728 14 | 566 26 | 54,974 76 | Fire. | 38 |
| None | 54,227 63 | 5,203 49 | 23,646 47 | None | 393,266 32 | Fire and Auto. | 39 |
| None | 282,339 91 | 8,916 68 | 137,773 35 | None | 1,025,029 94 | Fire, Auto and Tornado. | 40 |
| None | 11,530 54 | 405 69 | 933 94 | 90 25 | 65,160 42 | Fire. | 41 |
| None | 39,611 41 | 2,710 09 | 39,486 68 | None | 288,621 78 | Fire and Tornado. | 42 |
| None | 88,352 49 | 1,611 73 | 62,973 69 | 1,000 00 | 988,753 03 | Fire. | 43 |
| None | 56,360 79 | 289 58 | 23,359 26 | 6,219 33 | 146,228 96 | Fire and Auto. | 44 |
| None | 19,869 89 | None | 8,122 84 | 2,267 64 | 95,010 37 | Fire. | 45 |
| None | 5,919 14 | None | 28,960 14 | None | 96,254 28 | Fire and Auto. | 46 |
| None | 54,706 92 | 3,125 01 | 60,203 05 | 6,143 83 | 450,478 81 | Fire, Auto, Explosion and Tornado. | 47 |
| None | 28,277 60 | 2,013 45 | 22,467 08 | 3,415 68 | 155,898 74 | Fire and Auto. | 48 |
| None | 41,378 16 | 10,245 76 | 48,615 94 | None | 795,952 93 | Fire, Auto and Tornado | 49 |
| None | 56,920 72 | None | 22,553 80 | 3,399 64 | 420,624 16 | Fire. | 50 |
| None | 272,998 74 | 8,372 60 | 103,676 64 | 26 37 | 874,768 68 | Fire, Auto and Hail. | 51 |
| None | 52,880 13 | 2,921 66 | 8,071 33 | None | 304,433 12 | Fire, Auto and Explosion. | 52 |
| None | 130,476 06 | 8,555 99 | 102,078 32 | 5,006 14 | 925,153 35 | Fire, Auto & Inland Trans. | 53 |
| None | 980 36 | None | 1,728 14 | 566 26 | 57,554 76 | Fire. | 54 |
| None | 75,234 98 | 6,244 01 | 56,878 17 (a) | 3,794 72 | 592,031 88 | Fire, Auto, Inland Trans. and Tornado. | 55 |
| None | 179,400 71 | 6,630 37 | 52,386 50 | None | 697,127 58 | Fire, Auto, Sprinkler Leakage and Tornado. | 56 |
| None | 9,295 42 | 593 18 | 3,183 00 | None | 73,071 60 | Fire. | 57 |
| None | 35,708 55 | 1,653 33 | 21,729 61 | None | 148,790 24 | Fire. | 58 |
| None | 19,614 30 | 1,200 53 | 8,997 97 | None | 79,813 10 | Fire. | 59 |
| None | 84,230 95 | 497 69 | 69,110 62 | 3,967 27 | 712,638 89 | Fire. | 60 |
| None | 84,858 11 | 1,580 46 | 12,876 22 | None | 181,314 79 | Fire, Auto, Explosion and Tornado. | 61 |
| None | 32,469 36 | 295 10 | 15,268 98 | None | 98,033 44 | Fire. | 62 |
| None | 125,136 97 | 1,817 82 | 37,004 25 | 26 37 | 441,635 48 | Fire, Explosion and Hail. | 63 |
| None | 6,626,823 49 | 183,332 82 | 2,551,869 17 | 93,477 59 | 27,201,214 32 | | |

(a) Including $300 loan on collateral.

TABLE XI.—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada

BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1920.

| No | Companies. | Reserve of Unsettled Losses in Canada (Fire) | Reserve for Unsettled Losses in Canada (Other) | Reserve of Unearned Premiums in Canada (Fire) | Reserve of Unearned Premiums in Canada (Other) | Sundry Liabilities in Canada (Fire and (Other) | Total Liabilities in Canada | Excess of Assets over Liabilities in Canada | Nature of Business. | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 1 | Alliance | 44,309 23 | 30,181 83 | 200,045 62 | 77,965 41 | 31,582 25 | 444,084 34 | 322,140 63 | Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness | 1 |
| 2 | Atlas | 29,115 10 | None. | 447,665 57 | None. | 5,500 00 | 482,280 67 | 275,827 85 | Fire | 2 |
| 3 | British Crown | 60,432 31 | 11,852 31 | 282,906 68 | 56,984 17 | 9,840 36 | 422,015 83 | 302,764 41 | Fire and Auto | 3 |
| 4 | British General | 4,643 00 | None. | 47,911 46 | None. | 5,892 03 | 58,446 49 | 64,029 74 | Fire | 4 |
| 5 | British Traders | 21,420 00 | 19,781 04 | 131,386 28 | 47,312 42 | 10,350 55 | 230,250 29 | 337,092 86 | Fire, Auto and Hail | 5 |
| 6 | Caledonian | 43,698 81 | None. | 349,129 57 | None | 40,484 62 | 433,313 00 | 197,094 02 | Fire | 6 |
| 7 | Car and General | 2,015 00 | 2,869 50 | 64,494 19 | 15,275 87 | 29,557 04 | 114,211 60 | 394,264 56 | Fire, Accident, Auto, Liability, Hail, and Sickness. | 7 |
| 8 | Century | 37,146 49 | None. | 139,713 68 | None. | 24,749 16 | 201,609 33 | 54,111 53 | Fire | 8 |
| 9 | China | 1,500 00 | None. | 4,689 82 | None. | 490 20 | 6,680 02 | 25,934 82 | Fire | 9 |
| 10 | Commercial Union | 66,639 00 | None. | 729,474 82 | None | 22,121 78 | 818,235 60 | 1,079,392 64 | Fire | 10 |
| 11 | Eagle Star and British Dominions | 20,485 90 | 525 00 | 203,760 86 | 4,729 92 | 6,303 28 | 235,804 96 | 157,016 76 | Fire and Hail | 11 |
| 12 | Employers Liability | 50,394 02 | 326,036 88 | 461,431 11 | 465,980 57 | 94,841 25 | 1,398,683 83 | 609,724 59 | Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail and Sickness | 12 |
| 13 | Essex and Suffolk | 2,928 27 | None | 27,963 93 | None. | 14,604 50 | 45,496 70 | 43,613 50 | Fire | 13 |
| 14 | General Accident Fire | 58,033 78 | 4,594 71 | 300,519 11 | 8,965 41 | 65,409 88 | 437,582 89 | 415,992 82 | Fire, Auto and Hail | 14 |
| 15 | Guardian Assurance | 176,901 70 | None | 918,438 61 | None. | 31,517 98 | 1,126,858 38 | 987,977 36 | Fire | 15 |
| 16 | Law, Union and Rock | 23,686 37 | 61,287 56 | 212,218 44 | 48,090 42 | 36,974 92 | 382,257 71 | 10,812,755 72 | Fire, Accident, Auto, Burglary, Plate Glass and Sickness. | 16 |
| 17 | Liverpool and London and Globe | 116,138 27 | None. | 1,024,413 23 | None. | 110,070 61 | 1,250,622 11 | 1,748,005 13 | Fire | 17 |
| 18 | London Guarantee | 104,233 50 | 245,424 51 | 427,409 50 | 239,482 75 | 39,401 54 | 1,055,954 80 | 1,206,514 84 | Fire, Accident, Auto, Liability, Gtee, Hail and Sickness. | 18 |
| 19 | London and Lancashire | 45,827 83 | 12,235 00 | 679,936 66 | 17,759 54 | 124,703 20 | 880,462 23 | 757,736 84 | Fire and Auto | 19 |
| 20 | London Assurance | 43,179 00 | 1,000 00 | 359,771 81 | 4,822 90 | 22,632 26 | 436,405 97 | 300,315 25 | Fire | 20 |
| 21 | Marine | None. | 5,068 02 | None. | 25,638 66 | 6,187 44 | 36,894 12 | 171,107 88 | Auto and Inland Trans | 21 |
| 22 | Merchants Marine | None. | None. | None | None. | None. | None | 100,983 33 | Fire and Auto | 22 |
| 23 | Motor Union | None. | 17,000 00 | None. | 70,105 24 | 2,000 00 | 89,105 24 | 115,982 23 | Accident and Auto | 23 |
| 24 | National Benefit | 10,872 47 | None. | 28,006 34 | None. | 722 17 | 48,600 98 | 195 831 20 | Fire | 24 |
| 25 | National Prov. Plate Glass | None. | None. | 7,053 06 | 8,171 57 | 7,052 61 | 22,277 24 | 69,949 73 | Fire and Plate Glass | 25 |
| 26 | North British and Mercantile | 70,352 28 | None. | 704,033 76 | None. | 50,935 00 | 885,321 04 | 1,231,817 11 | Fire | 26 |
| 27 | Northern Assurance | 114,552 70 | 17,837 00 | 677,970 52 | 49,097 41 | 95,930 94 | 956,388 57 | 536,847 46 | Fire, Accident and Sickness. | 27 |
| 28 | Norwich Union Fire | 82,328 45 | 36,502 00 | 695,771 00 | 145,505 12 | 65,434 39 | 1,025,631 02 | 728,305 46 | Fire, Accident, Auto, Plate Glass and Sickness. | 28 |
| 29 | Ocean Accident and Guarantee | 13,930 00 | 195,032 40 | 212,557 49 | 320,506 91 | 26,744 03 | 768,770 83 | 577,803 89 | Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness. | 29 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 30 | Palatine.. | 19,279 17 | 606 00 | 263,216 19 | 3,458 89 | 15,068 66 | 301,628 91 | 315,833 86 | Fire... | 30 |
| 31 | Phœnix of London | 65,893 18 | None. | 693,295 54 | None. | 88,177 29 | 847,366 01 | 1,654,104 34 | Fire | 31 |
| 32 | Provincial | 9,967 00 | None. | 75,757 32 | None. | 14,352 00 | 100,076 32 | 137,377 53 | Fire | 32 |
| 33 | Queensland | 20,848 32 | None. | 130,309 28 | None. | 5,658 07 | 156,815 67 | 56,416 86 | Fire... | 33 |
| 34 | Railway Passengers | None. | 78,270 00 | None. | 147,530 45 | 13,364 19 | 239,164 64 | 254,420 94 | Fire, Accident, Auto, Burglary, Glee, Plate Glass and Sickness. | 34 |
| 35 | Royal Exchange | 10,502 00 | 10,805 45 | 460,930 27 | 68,700 23 | 33,965 16 | 584,903 11 | 746,724 64 | Fire, Accident, Auto and Sickness. | 35 |
| 36 | Royal Insurance.. | 141,034 00 | None. | 1,373,635 49 | None. | 58,519 29 | 1,574,088 78 | 3,132,231 34 | Fire... | 36 |
| 37 | Royal Scottish.. | 21,981 00 | None. | 83,230 42 | None. | 13,712 65 | 118,924 07 | 9,847 54 | Fire... | 37 |
| 38 | Scottish Metropolitan | 10,500 00 | 39,865 00 | 58,259 93 | 53,546 81 | 16,786 73 | 178,958 47 | 195,031 50 | Fire, Accident, Auto, Guarantee and Sickness. | 38 |
| 39 | Scottish Union. | 30,514 00 | 4,202 00 | 295,284 86 | 13,632 73 | 21,637 62 | 365,271 21 | 1,780,737 91 | Fire, Auto, Explosion, Sprinkler Leakage and Tornado. | 39 |
| 40 | Sun Insurance... | 46,307 02 | None. | 515,449 26 | None. | 40,059 10 | 601,815 38 | 575,340 77 | Fire... | 40 |
| 41 | Traders and General | 3,127 20 | 2,399 53 | 41,687 51 | 13,761 45 | 5,702 86 | 66,678 55 | 70,337 01 | Fire and Auto... | 41 |
| 42 | Union Assurance Society | 48,226 00 | 532 00 | 436,300 85 | 3,037 92 | 118,411 79 | 606,517 56 | 404,593 45 | Fire and Inland Trans.. | 42 |
| 43 | Union of Canton.. | 44,712 00 | 22,522 14 | 262,619 47 | 48,218 44 | 22,214 92 | 400,286 97 | 778,884 14 | Fire, Auto, Hail and Inland Trans. | 43 |
| 44 | Union Marine | None. | 2,658 00 | None. | 6,482 34 | 300 00 | 9,440 34 | 69,464 59 | Auto and Inland Trans... | 44 |
| 45 | Yangtsze... | None. | None. | 5,633 28 | None. | 20 06 | 5,654 24 | 68,429 86 | Fire . | 45 |
| 46 | Yorkshire.. | 69,851 00 | 68,193 65 | 301,466 16 | 79,747 18 | 21,502 68 | 600,760 67 | 3,307,205 55 | Fire, Accident, Auto, Live Stock, Plate Glass and Sickness. | 46 |
| | Totals | 1,802,465 46 | 1,217,281 53 | 14,515,758 01 | 2,045,500 73 | 1,471,490 96 | 21,052,496 69 | 37,378,126 89 | | |

TABLE XII.—FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1920.

| No. | Companies | Reserve for Unsettled Losses in Canada (Fire) | Reserve for Unsettled Losses in Canada (Other) | Reserve of Unearned Premiums in Canada (Fire) | Reserve of Unearned Premiums in Canada (Other) | Sundry Liabilities in Canada (Fire and Other) | Total Liabilities in Canada | Excess of Assets over Liabilities in Canada | Nature of Business | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 1 | Ætna | 57,129 46 | 22,542 50 | 294,998 88 | 16,301 45 | 35,175 12 | 420,147 41 | 556,562 64 | Fire, Auto and Tornado | 1 |
| 2 | Agricultural | 2,028 74 | None. | 13,983 93 | None. | 1,379 70 | 17,392 37 | 45,803 97 | Fire. | 2 |
| 3 | Alliance Insurance | 17,944 00 | 1,401 00 | 94,262 19 | 8,379 53 | 8,430 50 | 130,417 22 | 94,429 45 | Fire, Auto and Inland Transportation. | 3 |
| 4 | American Alliance | 1,890 37 | 50 00 | 3,111 08 | 155 20 | 1,000 00 | 6,215 65 | 25,354 00 | Fire and Auto. | 4 |
| 5 | American Central | 29,881 73 | 8,814 20 | 118,373 87 | 2,815 03 | 2,500 00 | 162,384 83 | 160,238 95 | Fire, Auto and Tornado. | 5 |
| 6 | American Equitable | 5,612 65 | None. | 35,111 03 | None. | 3,129 84 | 43,853 52 | 36,628 74 | Fire. | 6 |
| 7 | American Insurance | 3,968 56 | None. | 31,598 96 | None. | 3,471 46 | 38,978 98 | 56,779 72 | Fire. | 7 |
| 8 | American Lloyds | None. | 557 63 | 7,327 10 | 2,994 80 | 500 00 | 11,379 53 | 81,740 76 | Fire and Sprinkler Leakage. | 8 |
| 9 | Boston | 9,744 73 | None. | 52,432 12 | None. | 2,292 68 | 64,469 53 | 51,102 12 | Fire. | 9 |
| 10 | Caledonian-American | 752 00 | None. | 16,710 43 | None. | 650 00 | 18,118 43 | 56,775 84 | Fire. | 10 |
| 11 | California | 2,602 50 | None. | 50,855 52 | None. | 6,346 17 | 59,804 19 | 38,044 70 | Fire. | 11 |
| 12 | Citizens of Missouri | None. | None. | 22,031 02 | None. | 142 79 | 22,173 81 | 12,855 14 | Fire. | 12 |
| 13 | Columbia | 2,611 69 | 28,471 00 | 32,216 66 | 35,019 91 | 6,718 63 | 105,040 89 | 128,418 01 | Fire, Auto and Inland Trans. | 13 |
| 14 | Commercial Union of N.Y. | 209 50 | None. | 5,696 20 | None. | 1,287 89 | 7,193 59 | 18,622 09 | Fire. | 14 |
| 15 | Connecticut | 16,194 98 | None. | 123,232 58 | None. | 13,152 33 | 152,579 89 | 334,196 27 | Fire and Hail. | 15 |
| 16 | Continental | 30,817 36 | 101 25 | 304,659 58 | 9,341 52 | 29,051 18 | 373,970 89 | 425,184 99 | Fire, Auto, Explosion, Hail and Tornado. | 16 |
| 17 | Equitable Fire and Marine | 4,193 50 | None. | 30,056 86 | 175 50 | 2,660 00 | 37,025 92 | 132,058 72 | Fire, Auto and Explosion | 17 |
| 18 | Fidelity-Phenix | 45,859 01 | 365 90 | 278,034 33 | 9,403 81 | 21,297 04 | 354,960 09 | 376,349 92 | Fire, Auto, Explosion, Hail and Tornado. | 18 |
| 19 | Fire Association of Phila | 6,291 07 | None. | 36,572 50 | None. | 2,729 63 | 45,593 20 | 44,885 03 | Fire. | 19 |
| 20 | Fireman's Fund | 28,812 75 | 24,435 86 | 141,362 38 | 7,626 97 | 2,656 00 | 204,894 56 | 225,772 50 | Fire, Auto and Inland Trans. | 20 |
| 21 | Firemen's Insurance | 33,156 77 | None. | 90,426 38 | None. | 27,052 93 | 150,636 08 | 19,412 81 | Fire. | 21 |
| 22 | General of Paris | 13,290 00 | None. | 88,304 16 | None. | 7,377 91 | 108,972 07 | 186,073 76 | Fire. | 22 |
| 23 | Girard | 7,310 68 | None. | 17,068 05 | None | 644 00 | 25,629 33 | 45,767 18 | Fire. | 23 |
| 24 | Glens Falls | 29,997 00 | 8,323 00 | 122,507 22 | 19,864 03 | 48,788 03 | 229,479 28 | 282,042 91 | Fire, Auto, Explosion, Hail, Inland Trans and Tornado. | 24 |
| 25 | Globe and Rutgers | 160,937 00 | 705 27 | 502,643 15 | 55,106 13 | 256,696 37 | 976,087 92 | 464,597 33 | Fire, Auto, Explosion and Inland Trans. | 25 |
| 26 | Great American | 130,558 83 | 11,837 00 | 287,405 32 | 23,614 81 | 14,667 06 | 468,383 05 | 295,317 90 | Fire, Auto, Explosion, Hail and Tornado. | 26 |
| 27 | Hardware Dealers | None | None. | 1,184 57 | None. | None. | 1,184 57 | 52,140 19 | Fire. | 27 |
| 28 | Hartford Fire | 143,671 59 | 3,165 03 | 815,493 68 | 91,460 59 | 268,650 94 | 1,322,441 83 | 1,212,411 90 | Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado. | 28 |
| 29 | Home Insurance | 247,783 00 | 22,233 00 | 1,009,026 48 | 109,919 92 | 61,469 31 | 1,450,431 71 | 1,907,003 63 | Fire, Auto, Explosion, Hail, Sprinkler Leakage and Tornado. | 29 |
| 30 | Insurance Co. of N.A. | 84,020 76 | 10,977 83 | 485,709 38 | 46,531 64 | 16,776 89 | 644,616 50 | 986,819 69 | Fire, Auto, Explosion and Inland Trans. | 30 |
| 31 | Insurance Co. of State of Pa. | 27,944 19 | None. | 93,342 11 | 1,189 21 | 7,975 00 | 130,450 51 | 131,205 19 | Fire and Toreado. | 31 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 32 | Lumbermen's Underwriting Alliance.. | None. | None. | 97,200 34 | None. | 1,355 00 | 98,555 34 | 96,271 29 | Fire. | 32 |
| 33 | Manufacturing Lumbermen's | None. | None. | 74,869 23 | None. | 2,000 00 | 76,869 23 | 86,727 93 | Fire. | 33 |
| 34 | Manufacturing Woodworkers | 128 61 | None. | 33,274 70 | None. | 1,000 00 | 34,403 31 | 55,163 34 | Fire. | 34 |
| 35 | Mechanics and Traders | 2,455 35 | None. | 12,327 34 | None. | 2,801 24 | 17,583 93 | 15,490 33 | Fire. | 35 |
| 36 | Merchants Fire | 17,237 26 | None. | 46,239 77 | None. | 6,418 86 | 69,895 89 | 130,209 65 | Fire and Hail. | 36 |
| 37 | Millers National | 2,690 62 | None. | 19,190 62 | None. | 1,700 59 | 23,581 83 | 50,336 84 | Fire. | 37 |
| 38 | Minnesota Implement | None. | None. | 1,184 57 | None. | None. | 1,184 57 | 53,790 19 | Fire... | 38 |
| 39 | National—Ben Franklin | 1,592 47 | None. | 107,488 19 | None. | 6,482 94 | 115,563 60 | 277,702 72 | Fire and Auto. | 39 |
| 40 | National Fire of Hartford | 48,514 94 | None. | 411,150 58 | 004 51 | 10,095 02 | 470,665 05 | 554,364 89 | Fire, Auto and Tornado. | 40 |
| 41 | National Liberty | 2,000 00 | None. | 1,290 30 | None. | 67 19 | 3,357 49 | 61,802 93 | Fire | 41 |
| 42 | National Union | 40,462 39 | 5 00 | 141,058 35 | 1,234 68 | 25,000 00 | 207,760 42 | 80,861 36 | Fire and Tornado. | 42 |
| 43 | La Nationale | 44,159 10 | None. | 355,837 36 | None. | 34,869 02 | 434,865 48 | 553,887 55 | Fire. | 43 |
| 44 | Newark | 8,213 00 | None. | 60,376 37 | 975 66 | 12,518 70 | 82,083 73 | 64,145 23 | Fire and Auto. | 44 |
| 45 | New Hampshire | 10,612 76 | None. | 38,915 16 | None. | 1,999 66 | 51,527 58 | 43,482 79 | Fire. | 45 |
| 46 | New Jersey | 2,216 96 | 346 25 | 47,599 92 | 2,285 46 | 2,230 27 | 54,678 86 | 41,575 42 | Fire and Auto. | 46 |
| 47 | Niagara | 34,070 00 | 673 00 | 170,217 17 | 7,371 25 | 35,538 51 | 247,869 93 | 202,608 88 | Fire, Auto, Explosion and Tornado. | 47 |
| 48 | Northwestern Mutual | 22,593 14 | 558 52 | 58,813 20 | 2,857 55 | 3,250 00 | 88,072 41 | 67,826 33 | Fire and Auto. | 48 |
| 49 | Northwestern National | 5,042 37 | 3,729 45 | 190,719 64 | 15,535 52 | 17,072 12 | 232,099 10 | 563,853 83 | Fire, Auto and Tornado. | 49 |
| 50 | Phenix of Paris | 14,096 00 | None. | 106,456 56 | None. | 7,425 21 | 127,977 77 | 292,646 39 | Fire. | 50 |
| 51 | Phœnix of Hartford | 23,249 01 | 3,299 00 | 290,760 68 | 9,298 62 | 42,613 67 | 369,220 98 | 505,547 70 | Fire, Auto and Hail. | 51 |
| 52 | Providence Washingtoo | 39,945 73 | 3,050 00 | 121,079 63 | 11,218 27 | 5,200 00 | 180,493 63 | 123,939 49 | Fire, Auto and Explosion | 52 |
| 53 | Queen of America | 67,598 00 | 10,905 00 | 491,503 58 | 32,118 18 | 77,397 12 | 679,521 88 | 245,631 47 | Fire, Auto and Inland Trans. | 53 |
| 54 | Retail Hardware | None. | None. | 1,184 57 | None. | None. | 1,184 57 | 56,370 19 | Fire. | 54 |
| 55 | St. Paul Fire & Marine | 27,781 77 | 7,561 20 | 210,798 62 | 41,987 32 | 33,010 08 | 321,138 99 | 270,892 89 | Fire, Auto, Inland Trans. and Tornado. | 55 |
| 56 | Springfield Fire and Marine | 98,182 81 | 5,400 00 | 245,117 76 | 7,861 81 | 26,344 74 | 382,907 12 | 314,220 46 | Fire, Auto, Sprinkler Leakage and Tornado | 56 |
| 57 | Sterling | None. | None. | 3,077 05 | None. | 5,000 00 | 8,077 05 | 64,994 55 | Fire. | 57 |
| 58 | Stuyvesant | 12,506 44 | None. | 52,026 44 | None. | 14,631 15 | 79,164 03 | 69,626 21 | Fire. | 58 |
| 59 | Tokio | 5,500 00 | None. | 11,452 80 | None. | 620 73 | 17,573 53 | 62,239 57 | Fire. | 59 |
| 60 | L'Union of Paris | 19,297 05 | None. | 181,314 18 | None. | 44,761 07 | 245,372 30 | 467,266 59 | Fire. | 60 |
| 61 | United States Fire | 17,427 00 | None. | 73,529 42 | 1,590 43 | 575 25 | 93,122 10 | 88,192 69 | Fire, Auto, Explosion and Tornado. | 61 |
| 62 | Vulcan | 13,484 93 | None. | 42,678 01 | None. | 7,266 44 | 63,429 38 | 34,604 06 | Fire. | 62 |
| 63 | Westchester | 30,838 15 | None. | 140,813 08 | 457 75 | 30,088 39 | 202,197 37 | 239,438 11 | Fire, Explosion and Hail | 63 |
| | Totals | 1,757,656 34 | 179,516 89 | 9,045,891 91 | 575,897 06 | 1,313,943 60 | 12,872,905 80 | 14,328,308 52 | | |

TABLE XIII.—Showing the Cash Income and Expenditure of Canadian Com-

CANADIAN COMPANIES—INCOME

INCOME (CASH)

| No | Companies. | Net Cash for Premiums. (Fire.) | Net Cash for Premiums. (Other). | Interest, Rents and Dividends on Stock, etc. (Fire and other.) | Sundry. (Fire and other.) | Total Cash Income. |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Acadia Fire | 233,766 60 | 35,152 99 | 44,239 56 | None. | 313,159 15 |
| 2 | Antigonish Farmers | 3,326 13 | None. | 141 16 | None. | 3,467 29 |
| 3 | Beaver Fire | 34,759 51 | None. | 19,685 00 | 1,636 34 | 56,080 85 |
| 4 | British America | 2,829,936 76 | 1,127,298 58 | 144,437 75 | None. | 4,101,673 09 |
| 5 | British Colonial | 246,936 05 | None. | 10,833 09 (a) | 2,430 00 | 260,199 14 |
| 6 | British Northwestern | 173,828 30 | None. | 18,223 83 (b) | 660 41 | 192,712 54 |
| 7 | Canada Accident and Fire | 120,248 09 | 391,922 94 | 26,923 92 | 1,617 86 | 540,712 81 |
| 8 | Canada National | 204,988 29 | None. | 132,647 92 | 3,677 00 | 341,313 21 |
| 9 | Canada Security | 68,887 14 | 297,666 52 | 14,436 15 | 322 40 | 381,312 21 |
| 10 | Canadian Fire | 377,434 67 | 25,154 52 | 75,061 17 | 15,824 64 | 493,475 00 |
| 11 | Canadian Indemnity | 118,211 05 | 289,414 22 | 22,595 72 | None. | 430,220 99 |
| 12 | Canadian Lumbermen's | 2,503 14 | None. | 538 75 (c) | 10,381 16 | 13,423 05 |
| 13 | Canadian Surety | None. | 259,105 95 | 21,504 60 (d) | 2,210 93 | 282,821 48 |
| 14 | Cumberland Farmers | 1,906 47 | None. | 116 78 | 55 00 | 2,078 25 |
| 15 | Dominion Fire | 436,154 08 | 292,509 20 | 33,617 26 | 41 06 | 761,321 60 |
| 16 | Dom. of Canada Guar. and Acct | 78,343 06 | 821,815 57 | 45,720 38 (a) | 1,080 00 | 946,959 01 |
| 17 | Fire Insurance Co. of Canada | 196,146 53 | None. | 14,126 65 | None. | 210,273 18 |
| 18 | General Accident of Canada | 48,036 42 | 539,073 00 | 29,138 61 | None. | 616,248 03 |
| 19 | Globe Indemnity | 193,181 44 | 683,349 99 | 38,587 34 | 462 85 | 915,581 62 |
| 20 | Grain Insurance | 201,490 02 | 60,824 99 | 3,823 15 (g) | 6,179 79 | 272,317 95 |
| 21 | Guardian Ins. Co of Canada | 259,212 67 | 291,792 99 | 33,890 63 | None. | 584,896 29 |
| 22 | Halifax Fire | 30,759 94 | None. | 22,822 58 | 62 50 | 53,645 02 |
| 23 | Hudson Bay | 256,430 88 | None. | 12,300 40 (e) | 607 86 | 269,339 14 |
| 24 | Imperial Guarantee and Acc't | None. | (f) 465,569 11 | 21,598 57 (d) | 306 25 | 487,473 93 |
| 25 | Imperial Underwriters | 150,047 25 | None. | 22,568 72 | None. | 172,615 97 |
| 26 | Kings Mutual | 21,001 81 | None | 1,662 59 | 110 72 | 22,775 12 |
| 27 | Liverpool Manitoba | 314,402 21 | None. | 49,297 34 | None. | 363,699 55 |
| 28 | London & Lancashire Guarantee & Acc't. | None. | 473,694 87 | 31,862 59 | None. | 505,557 46 |
| 29 | London Mutual | 609,966 66 | None. | 19,091 34 (g) | 168 39 | 629,226 39 |
| 30 | Mercantile | 360,788 09 | None. | 25,889 31 | 4 86 | 386,682 26 |
| 31 | Mount Royal | 700,734 74 | 28,709 93 | 85,081 91 (h) | 4,357 10 | 818,883 68 |
| 32 | Mutual Fire | 20,253 10 | None. | 3,514 73 | None. | 23,767 83 |
| 33 | North American Accident | None. | 513,923 62 | 20,632 20 | None. | 534,555 82 |
| 34 | North Empire | 171,165 64 | None. | 15,891 40 (d) | 5,183 59 | 192,240 63 |
| 35 | North West | 168,176 98 | None | 20,751 00 | 10 68 | 188,938 66 |
| 36 | Occidental | 247,729 05 | 15,670 92 | 36,341 41 | None. | 299,741 38 |
| 37 | Pacific Coast | 251,534 08 | None. | 34,045 29 (g) | 20,283 96 | 305,863 33 |
| 38 | Pacific Marine | 8,642 38 | 349,866 63 | 22,383 91 (d) | 190 00 | 381,082 92 |
| 39 | Pictou County Farmers | 4,364 58 | None. | 784 26 | 146 00 | 5,294 84 |
| 40 | Quebec | 376,856 83 | None. | 33,325 26 | None. | 410,182 09 |
| 41 | Reliance | 486 93 | None. | 1,512 50 (a) | 100,000 00 | 101,999 43 |
| 42 | Scottish Canadian | None. | None. | 138 17 | None. | 138 17 |
| 43 | Western | 3,742,695 03 | 1,434,352 78 | 213,323 75 (d) | 12,526 72 | 5,402,898 28 |
| | Totals | 13,265,332 60 | 8,396,869 32 | 1,424,108 65 | 190,538 07 | 23,276,848 64 |

(a) Premium on capital stock.
(b) Including $125 premium on capital stock and $535.41 profit on securities.
(c) Cash dividends received from Mutual reinsuring companies.
(d) Profit on sale of securities.
(e) Including $42.86 profit on sale of securities.
(f) Including $2,825 policy fees.
(g) Including $61.79 profit on sale of securities.
(h) Including $3,612.20 profit on sale of securities.

Received on account of capital stock not included in income:—
Beaver Fire, $21,035; British Colonial, $51,620; British Northwestern, $1,780; Canada National, $23,778.15; Canada Security, $25,000; Dominion Fire, $1,750; Dominion of Canada Guarantee and Accident $1,080; Fire Insurance Co. of Canada, $7,480; Grain Insurance, $165,150; Hudson Bay, $85,540; Mutual Fire, $7,505.88; Occidental, $25,237.30; Pacific Coast, $4,089; Pacific Marine, $1,200; Reliance, $200,000, Scottish Canadian, $150,000.

panies transacting Fire, Marine and other Insurance.

AND EXPENDITURE, 1920

EXPENDITURE (CASH).

| Paid for losses. (Fire.) | Dividends or Bonus to shareholders. (Fire and other). | General Expenses. (Fire.) | | Expenditure on Account of Branches other than Fire & Life. | Total Expenditure. | *e* Excess of Premiums received over Losses paid. (Fire.) — *d* The Reverse. | *e* Excess of Income over Expenditure. — *d* The Reverse. | No |
|---|---|---|---|---|---|---|---|---|
| | | Commission or Brokerage. | Other. | | | | | |
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 100,857 87 | 24,000 00 | 34,076 52 | 60,466 71 | 16,790 17 | 236,191 27 | *e* 132,908 73 | *e* 76,967 88 | 1 |
| 1,170 25 | None. | 337 59 | 307 17 | None. | 1,815 01 | *e* 2,155 88 | *e* 1,652 28 | 2 |
| 7,079 71 | 36,661 00 | — 4,020 14 | 20,615 11 | None. | 60,335 68 | *e* 27,679 80 | *d* 4,254 83 | 3 |
| 1,406,183 70 | 38,500 00 | 639,289 17 | 613,322 57 | 1,417,393 05 | 4,114,690 49 | *e* 1,423,751 06 | *d* 13,017 40 | 4 |
| 144,254 80 | None. | 28,098 41 | 71,515 30 | None. | 243,868 51 | *e* 107,681 25 | *e* 16,330 63 | 5 |
| 67,182 04 | None. | 47,764 47 | 28,332 45 | None. | 143,278 96 | *e* 106,646 26 | *e* 49,433 58 | 6 |
| 51,097 72 | 4,332 00 | 16,123 07 | 46,292 63 | 369,091 36 | 486,936 78 | *e* 60,150 37 | *e* 53,776 03 | 7 |
| 61,282 15 | 109,278 66 | 24,518 44 | (*a*)104,555 95 | None. | 299,665 20 | *e* 143,706 14 | *e* 41,648 01 | 8 |
| 28,819 60 | 25,000 00 | 8,024 62 | 54,699 91 | 241,921 97 | 358,466 10 | *e* 40,067 54 | *e* 22,846 11 | 9 |
| 119,231 80 | 100,000 00 | 24,770 38 | 147,489 44 | 10,129 34 | 401,620 96 | *e* 258,202 87 | *e* 91,854 04 | 10 |
| 29,365 15 | 30,000 00 | 36,305 06 | 19,877 58 | 210,825 86 | 326,373 65 | *e* 88,843 90 | *e* 103,847 34 | 11 |
| None. | None. | 3,495 18 | 3,034 09 | None. | 6,529 27 | *e* 2,503 14 | *e* 6,393 78 | 12 |
| None. | 17,500 00 | None. | None. | 221,741 14 | 239,241 14 | None. | *e* 43,580 34 | 13 |
| 1,238 00 | None. | 159 00 | 242 27 | None. | 1,639 27 | *e* 668 47 | *e* 438 98 | 14 |
| 182,430 17 | None. | 73,653 27 | 96,243 42 | 261,217 39 | 613,544 25 | *e* 253,723 91 | *e* 147,777 35 | 15 |
| 23,627 23 | 37,200 00 | 19,585 77 | 17,823 03 | 809,411 15 | 907,647 18 | *e* 54,715 83 | *e* 39,311 83 | 16 |
| 94,750 48 | None. | 22,248 50 | 54,180 89 | None. | 171,179 87 | *e* 101,396 05 | *e* 39,093 31 | 17 |
| 16,960 22 | None. | 7,774 15 | 12,190 13 | 527,637 91 | 564,562 41 | *e* 31,076 29 | *e* 51,685 62 | 18 |
| 64,053 68 | 12,000 00 | 38,816 94 | 47,240 92 | 711,580 64 | 873,692 18 | *e* 129,127 76 | *e* 41,889 44 | 19 |
| 29,002 34 | None. | 3,313 65 | 43,986 17 | 16,102 84 | 92,405 00 | *e* 172,487 68 | *e* 179,912 95 | 20 |
| 85,666 89 | None. | 49,075 02 | 17,145 03 | 311,813 60 | 463,700 54 | *e* 173,545 78 | *e* 121,195 75 | 21 |
| 13,200 92 | 19,200 00 | 641 81 | 14,679 47 | None. | 47,722 20 | *e* 17,559 02 | *e* 5,922 82 | 22 |
| 88,850 00 | None. | 33,734 02 | 68,014 03 | None. | 190,598 05 | *e* 167,580 88 | *e* 78,741 09 | 23 |
| None. | 16,000 00 | None. | None. | (*b*)457,516 47 | 473,516 47 | None. | *e* 13,957 46 | 24 |
| 67,553 85 | None. | 21,965 24 | 34,336 50 | None. | 123,855 89 | *e* 82,493 40 | *e* 48,760 08 | 25 |
| 4,231 80 | None. | None. | 5,097 50 | None. | 9,329 30 | *e* 16,770 01 | *e* 13,445 82 | 26 |
| 96,659 31 | 34,565 62 | 38,165 07 | 72,419 32 | None. | 241,809 32 | *e* 217,742 90 | *e* 121,890 23 | 27 |
| None. | 40,000 00 | None. | None. | 477,223 70 | 517,223 70 | None. | *d* 11,666 24 | 28 |
| 263,156 59 | 2,750 00 | 103,030 17 | 171,933 91 | None. | 540,870 67 | *e* 346,810 07 | *e* 88,355 72 | 29 |
| 154,030 82 | 50,000 00 | 77,721 17 | 55,714 63 | None | 337,466 62 | *e* 206,757 27 | *e* 49,215 64 | 30 |
| 332,273 76 | 192,177 85 | 115,809 69 | 145,492 85 | 14,553 84 | 800,307 99 | *e* 368,460 98 | *e* 18,575 69 | 31 |
| 8,630 44 | None. | 9,657 87 | 2,680 83 | None. | 20,969 14 | *e* 11,622 66 | *e* 2,798 66 | 32 |
| None. | None. | None. | None. | 493,312,82 | 493,312 82 | *e* None. | *e* 41,243 00 | 33 |
| 96,637 10 | None.. | 44,913 61 | 43,275 35 | None. | 184,826 06 | *e* 74,528 54 | *e* 7,414 57 | 34 |
| 66,738 79 | 12,000 00 | 34,511 88 | 31,764 01 | None. | 145,014 68 | *e* 101,438 19 | *e* 43,923 98 | 35 |
| 92,206 47 | None. | 36,171 35 | 68,577 78 | 9,658 67 | 206,614 27 | *e* 155,522 58 | *e* 93,127 11 | 36 |
| 128,279 89 | 33,057 45 | 34,794 77 | 59,093 86 | None | 255,135 97 | *e* 123,254 19 | *e* 50,727 36 | 37 |
| 1,105 78 | 18,400 20 | None. | 1,357 45 | 471,864 10 | 492,727 53 | *e* 7,536 60 | *d* 111,644 61 | 38 |
| 2,760 59 | None. | None. | 1,063 59 | None. | 3,824 18 | *e* 1,603 99 | *e* 1,470 66 | 39 |
| 178,862 48 | 75,000 00 | 74,157 31 | 65,794 35 | None. | 393,814 14 | *e* 197,904 35 | *e* 16,367 95 | 40 |
| None. | None. | 105 37 | 5,033 25 | None. | 5,138 62 | *e* 486 93 | *e* 96,860 81 | 41 |
| None. | None. | None | 4,954 79 | 300 00 | 5,254 79 | None. | *d* 5,116 62 | 42 |
| 1,602,607 78 | 159,458 82 | 668,781 62 | 739,870 01 | 2,437,838 13 | 5,608,556 36 | *e* 2,140,087 25 | *d* 205,658 08 | 43 |
| 5,712,042 17 | 1,087,081 60 | 2,367,570 02 | 3,050,654 55 | 9,487,924 15 | 21,705,272 49 | *e* 7,553,290 43 | *e* 1,571,576 15 | |

(*a*) Including $39,820.30 investment expenses.
(*b*) Including $2,825 policy fees retained by agents.

TABLE XIV.—Showing the Cash Income and Expenditure in Canada of BRITISH COMPANIES—INCOME

INCOME (CASH).

| No. | Companies | Net Cash for Premiums (Fire) | Net Cash for Premiums (Other) | Interest, Rents and Dividends on Stock (Fire and other) | Sundry (Fire and other). | Total Cash Income. |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Alliance | 428,771 33 | 415,758 69 | 530 70 | None. | 845,060 72 |
| 2 | Atlas | 751,263 24 | None. | 30,751 65 | None. | 782,014 89 |
| 3 | British Crown | 540,048 60 | 376,561 16 | 22,815 13 | None. | 939,424 89 |
| 4 | British General | 107,559 57 | None. | 171 08 | None. | 107,730 65 |
| 5 | British Traders | 270,719 95 | 239,272 68 | 2,659 02 | None. | 512,651 65 |
| 6 | Caledonian | 523,646 40 | None. | 26,326 09 | None. | 549,972 49 |
| 7 | Car and General | 140,339 05 | 371,554 69 | 39,224 37 | None. | 551,118 11 |
| 8 | Century | 291,023 09 | None. | 1,792 33 | None. | 292,815 42 |
| 9 | China | 9,935 88 | None. | None. | None. | 9,935 88 |
| 10 | Commercial Union | 1,183,676 17 | None. | 72,458 47 | None. | 1,256,134 64 |
| 11 | Eagle, Star & British Dominions | 451,123 71 | 112,458 73 | 4,560 02 | None. | 568,142 46 |
| 12 | Employers Liability | 833,218 16 | 1,611,529 52 | 2,713 11 | None. | 2,447,460 79 |
| 13 | Essex and Suffolk | 49,392 76 | None. | 2,399 49 | None. | 51,792 25 |
| 14 | General Accident Fire and Life | 581,522 69 | 259,069 83 | 31,533 02 | (a) 408 16 | 872,533 70 |
| 15 | Guardian Assurance | 1,753,853 58 | None. | 28,408 27 | None. | 1,782,261 85 |
| 16 | Law, Union and Rock | 339,603 26 | 139,519 01 | 607,630 01 | 1 00 | 1,086,753 28 |
| 17 | Liverpool and London and Globe | 1,646,961 20 | None. | 116,800 35 | None. | 1,763,761 55 |
| 18 | London Guarantee | 859,994 64 | 777,762 17 | 26,322 65 | None. | 1,664,079 46 |
| 19 | London and Lancashire | 1,107,974 06 | 50,414 65 | 30,712 78 | 27 18 | 1,189,128 67 |
| 20 | London Assurance | 621,332 63 | 19,512 61 | 26,419 16 | None. | 667,264 40 |
| 21 | Marine | None. | 109,666 26 | 2,846 60 | None. | 112,512 86 |
| 22 | Merchants Marine | None. | None. | None. | None. | None. |
| 23 | Motor Union | None. | 176,756 00 | 1,122 29 | None. | 177,878 29 |
| 24 | National Benefit | 52,322 69 | 4,883 00 | 2,105 46 | None. | 59,311 15 |
| 25 | National Prov. Plate Glass | 17,414 32 | 17,890 85 | 1,510 99 | None. | 36,816 16 |
| 26 | North British and Mercantile | 1,252,237 62 | None. | 73,811 80 | None. | 1,326,049 42 |
| 27 | Northern Assurance | 1,214,345 52 | 110,126 61 | 56,951 78 | 333 24 | 1,381,757 15 |
| 28 | Norwich Union Fire | 1,179,151 30 | 421,622 54 | 67,414 15 | 198 13 | 1,668,386 12 |
| 29 | Ocean Accident and Guarantee | 367,199 06 | 892,769 39 | 17,728 44 | 26 40 | 1,277,723 29 |
| 30 | Palatine | 487,715 60 | 6,637 19 | 25,811 27 | None. | 520,164 06 |
| 31 | Phœnix of London | 1,296,599 18 | None. | 74,510 10 | 6 00 | 1,371,115 28 |
| 32 | Provincial | 152,510 67 | None. | 6,794 90 | None. | 159,305 57 |
| 33 | Queensland | 280,656 19 | None. | 6,787 18 | None. | 287,443 37 |
| 34 | Railway Passengers | None. | 375,232 40 | 831 69 | None. | 376,064 09 |
| 35 | Royal Exchange | 804,616 55 | 196,942 39 | 23,002 09 | None. | 1,024,561 03 |
| 36 | Royal Insurance | 2,178,381 93 | None. | 196,798 91 | None. | 2,375,180 84 |
| 37 | Royal Scottish | 173,357 73 | None. | 4,029 99 | None. | 177,387 72 |
| 38 | Scottish Metropolitan | 119,644 46 | 258,824 81 | 643 12 | None. | 379,112 39 |
| 39 | Scottish Union | 464,627 37 | 30,420 37 | 112,862 21 | 32 19 | 607,942 14 |
| 40 | Sun Insurance | 852,356 88 | None. | 23,757 57 | 18 00 | 876,132 45 |
| 41 | Traders and General | 47,903 22 | 7,689 69 | 30 70 | None. | 55,623 61 |
| 42 | Union Assurance Society | 779,075 35 | 16,011 94 | 39,969 89 | 2 93 | 835,060 11 |
| 43 | Union of Canton | 547,273 71 | 350,061 43 | 32,597 48 | None. | 929,932 62 |
| 44 | Union Marine | None. | 20,414 03 | 3,970 00 | None. | 24,384 03 |
| 45 | Yangtsze | 15,066 85 | None. | 1,799 22 | None. | 16,866 07 |
| 46 | Yorkshire | 558,234 80 | 267,464 25 | 174,666 94 | None. | 1,000,365 99 |
| | Totals | 25,332,650 97 | 7,636,826 89 | 2,026,582 47 | 1,053 23 | 34,997,113 56 |

(a) Including $372.16 profit on sale of securities.

British Companies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1920.

EXPENDITURE (CASH).

| Paid for losses (Fire) | General Expenses (Fire). Commission or Brokerage | General Expenses (Fire). Other | Expenditure on account of Branches other than Fire and Life | Total Cash Expenditure | *e* Excess of Premiums received over Losses paid. (Fire) *d* The Reverse | *e* Excess of Income over Expenditure *d* The Reverse | No. |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 190,882 46 | 99,319 61 | 57,955 78 | 361,375 08 | 709,532 93 *e* | 237,888 87 *e* | 135,527 79 | 1 |
| 264,202 29 | 147,924 45 | 105,787 76 | None. | 517,914 50 *e* | 487,660 95 *e* | 264,100 39 | 2 |
| 296,636 40 | 141,657 54 | 75,731 79 | 337,100 66 | 851,126 39 *e* | 243,412 20 *e* | 88,298 50 | 3 |
| 29,151 89 | 25,859 92 | 18,325 44 | None. | 73,337 25 *e* | 78,407 68 *e* | 34,393 40 | 4 |
| 123,954 49 | 70,818 61 | 32,436 32 | 185,386 52 | 412,595 94 *e* | 146,765 46 *e* | 100,055 71 | 5 |
| 213,115 13 | 99,123 24 | 93,467 17 | None. | 405,705 54 *e* | 310,531 27 *e* | 144,266 95 | 6 |
| 45,410 76 | 31,973 86 | 21,536 78 | 255,093 37 | 354,014 77 *e* | 94,928 29 *e* | 197,103 34 | 7 |
| 118,631 55 | 87,876 68 | 14,564 61 | None. | 221,072 84 *e* | 172,391 54 *e* | 71,742 58 | 8 |
| 554 29 | 2,247 42 | 1,350 32 | None. | 4,152 03 *e* | 9,381 59 *e* | 5,783 85 | |
| 582,640 36 | 241,212 34 | 154,079 95 | None. | 977,932 65 *e* | 601,035 81 *e* | 278,201 99 | 9 |
| 186,800 69 | 105,418 56 | 60,838 32 | 88,077 54 | 441,125 11 *e* | 264,323 02 *e* | 127,017 35 | 10 |
| 401,723 40 | 185,001 29 | 176,644 46 | 1,455,095 00 | 2,219,464 15 *e* | 431,494 76 *e* | 227,996 64 | 11 |
| 4,376 88 | 13,528 65 | 11,480 69 | None. | 29,386 22 *e* | 45,015 88 *e* | 22,406 03 | 12 |
| 273,127 72 | 128,369 41 | 78,303 94 | 174,421 73 | 654,222 80 *e* | 308,394 97 *e* | 218,310 90 | 13 |
| 740,269 95 | 341,204 83 | 183,089 65 | None. | 1,264,564 43 *e* | 1,013,583 63 *e* | 517,697 42 | 14 |
| 117,766 16 | 72,952 31 | 70,703 52 | 162,253 36 | 423,675 35 *e* | 221,837 10 *e* | 663,077 93 | 15 |
| 735,059 68 | 326,222 35 | 240,477 07 | None. | 1,301,759 10 *e* | 911,901 52 *e* | 462,002 45 | 16 |
| 531,889 80 | 211,525 73 | 85,968 47 | 709,307 16 | 1,538,751 16 *e* | 328,104 84 *e* | 125,298 30 | 17 |
| 549,922 46 | 223,297 00 | 177,160 99 | 35,668 84 | 986,049 29 *e* | 558,451 60 *e* | 293,079 38 | 18 |
| 217,477 09 | 129,310 31 | 105,659 62 | 4,653 37 | 457,100 39 *e* | 403,855 54 *e* | 210,164 01 | 29 |
| None. | None. | None. | 84,278 52 | 84,278 52 | None. *e* | 28,234 34 | 20 |
| None. | None. | None. | None. | None. | None. | None. | 21 |
| None. | None. | None. | 121,971 34 | 121,971 34 | None. *e* | 55,906 95 | 22 |
| 18,402 75 | 17,927 68 | 7,590 32 | 5,850 08 | 55,906 95 *e* | 33,919 94 *e* | 9,540 32 | 23 |
| 61 73 | 4,400 29 | 4,407 29 | 29,277 83 | 38,147 14 *e* | 17,352 59 *d* | 1,330 98 | 24 |
| 636,982 77 | 240,088 73 | 170,595 85 | None. | 1,047,667 35 *e* | 615,254 85 *e* | 278,382 07 | 25 |
| 577,075 40 | 236,131 98 | 160,767 79 | 111,002 57 | 1,084,977 74 *e* | 637,270 12 *e* | 296,779 41 | 26 |
| 485,156 94 | 228,640 50 | 237,699 42 | 391,735 05 | 1,333,231 91 *e* | 693,994 36 *e* | 335,154 21 | 27 |
| 171,549 10 | 75,373 18 | 72,768 72 | 789,793 04 | 1,109,484 04 *e* | 195,649 96 *e* | 168,239 25 | 28 |
| 246,558 21 | 102,930 86 | 65,425 44 | 4,126 88 | 419,041 39 *e* | 241,157 39 *e* | 101,122 67 | 39 |
| 368,281 31 | 284,387 60 | 188,821 86 | None. | 841,490 77 *e* | 928,317 87 *e* | 529,624 51 | 30 |
| 54,634 93 | 37,247 87 | 12,005 63 | None. | 103,888 43 *e* | 97,875 74 *e* | 55,417 14 | 31 |
| 105,548 60 | 84,897 44 | 18,632 35 | None. | 209,078 39 *e* | 175,107 59 *e* | 78,364 98 | 32 |
| None. | None. | None. | 319,548 85 | 319,548 85 | None. *e* | 56,515 24 | 33 |
| 351,553 27 | 173,048 87 | 92,619 20 | 182,193 18 | 799,414 52 *e* | 453,063 28 *e* | 225,146 51 | 34 |
| 856,798 88 | 393,845 80 | 366,393 83 | None. | 1,617,038 51 *e* | 1,321,583 05 *e* | 758,142 33 | 35 |
| 58,486 33 | 43,795 65 | 44,678 71 | None. | 146,960 69 *e* | 114,871 40 *e* | 30,427 03 | 36 |
| 24,365 63 | 22,661 34 | 42,881 46 | 201,272 52 | 291,180 95 *e* | 95,278 83 *e* | 87,931 44 | 37 |
| 175,580 51 | 104,867 71 | 56,499 21 | 30,708 39 | 367,655 82 *e* | 289,046 86 *e* | 240,286 32 | 38 |
| 364,631 93 | 172,617 17 | 129,199 39 | None. | 666,448 49 *e* | 487,724 95 *e* | 299,683 96 | 49 |
| 4,656 48 | 23,254 32 | 6,983 90 | 7,689 60 | 42,584 30 *e* | 43,246 74 *e* | 13,039 31 | 40 |
| 305,993 00 | 145,367 25 | 111,576 39 | 4,703 61 | 567,640 25 *e* | 473,082 35 *e* | 267,419 86 | 41 |
| 255,081 40 | 144,684 65 | 55,795 54 | 351,771 43 | 807,332 92 *e* | 292,192 31 *e* | 122,599 70 | 42 |
| None. | None. | None. | 16,310 95 | 16,310 95 | None. *e* | 8,073 08 | 43 |
| 443 81 | 3,760 72 | 763 88 | None. | 4,968 41 *e* | 14,623 04 *e* | 11,897 66 | 44 |
| 318,641 63 | 166,317 06 | 26,531 30 | 244,909 78 | 756,399 77 *e* | 239,593 17 *e* | 243,966 22 | 45 |
| 11,004,078 06 | 5,392,090 68 | 3,628,190 13 | 6,665,666 25 | 26,690,025 12 *e* | 14,328,572 91 *e* | 8,307,088 44 | 6 |

TABLE XV.—Showing the Cash Income and Expenditure in Canada of FOREIGN COMPANIES—INCOME

INCOME (CASH)

| No. | Companies | Net Cash (for Premiums (Fire). | Net Cash (for Premiums (Other). | Interest Rents and Dividends on Stock (Fire and other). | Sundry (Fire and other). | Total Cash Income |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Ætna | 569,474 89 | 38,900 90 | 29,414 78 | None | 637,790 57 |
| 2 | Agricultural | 31,558 49 | None | 1,849 20 | None | 33,407 69 |
| 3 | Alliance Insurance | 205,386 49 | 24,234 46 | 6,025 00 | None | 235,645 95 |
| 4 | American Alliance | 6,389 19 | 363 84 | 1,650 00 | None | 8,403 03 |
| 5 | American Central | 256,985 13 | 3,534 70 | 8,189 22 | None | 268,709 05 |
| 6 | American Equitable | 80,689 06 | None | 2,993 20 | None | 83,682 26 |
| 7 | American Insurance | 63,488 87 | None | 2,920 00 | None | 66,408 87 |
| 8 | American Lloyds | 17,534 46 | 3,210 47 | 3,136 32 | None | 23,881 25 |
| 9 | Boston | 122,265 40 | None | 2,965 70 | None | 125,231 10 |
| 10 | Caledonian-American | 18,046 76 | None | 2,933 34 | None | 20,980 10 |
| 11 | California | 107,106 27 | None | 7,008 38 | None | 114,114 65 |
| 12 | Citizens of Missouri | 41,005 18 | None | 171 06 | None | 41,176 24 |
| 13 | Columbia | 43,694 59 | 93,202 47 | 4,965 52 | None | 141,262 58 |
| 14 | Commercial Union of New York | 7,801 39 | None | 700 00 | None | 8,501 39 |
| 15 | Connecticut | 201,203 64 | 176,316 78 | 23,955 49 | None | 401,475 91 |
| 16 | Continental | 557,933 73 | 192,561 56 | 24,236 76 | None | 774,737 05 |
| 17 | Equitable Fire and Marine | 62,636 11 | 509 83 | 11,541 35 | None | 74,687 29 |
| 18 | Fidelity-Phenix | 524,319 75 | 195,014 37 | 30,352 62 | None | 749,686 74 |
| 19 | Fire Association of Philadelphia | 77,237 46 | None | 2,492 43 | None | 79,729 89 |
| 20 | Fireman's Fund | 251,654 38 | 38,154 87 | 10,533 74 | None | 300,342 99 |
| 21 | Firemen's Insurance | 144,731 22 | None | 319 55 | None | 145,050 77 |
| 22 | General of Paris | 171,370 06 | None | 717 46 | None | 172,087 52 |
| 23 | Girard | 36,528 35 | None | 77 72 | None | 36,606 07 |
| 24 | Glens Falls | 237,815 53 | 231,410 40 | 19,434 26 | None | 488,660 19 |
| 25 | Globe and Rutgers | 1,077,859 22 | 113,168 38 | 50,301 19 | None | 1,241,328 79 |
| 26 | Great American | 611,854 63 | 160,097 43 | 38,672 44 | 201 68 | 810,826 18 |
| 27 | Hardware Dealers | 1,167 63 | None | None | None | 1,167 63 |
| 28 | Hartford Fire | 1,391,844 94 | 890,703 65 | 138,436 00 | None | 2,420,984 59 |
| 29 | Home Insurance | 1,831,666 84 | 910,550 71 | 116,369 07 | None | 2,858,586 62 |
| 30 | Insurance Co. of North America | 965,884 58 | 129,806 76 | 38,765 83 | None | 1,134,457 17 |
| 31 | Insurance Co. of State of Pa | 202,373 57 | 1,466 04 | 9,488 86 | None | 213,328 47 |
| 32 | Lumbermen's Underwriting Alliance | 240,629 63 | None | 8,243 53 | None | 248,873 16 |
| 33 | Manufacturing Lumbermen's | 193,695 07 | None | 3,987 50 | None | 197,682 57 |
| 34 | Manufacturing Woodworkers | 74,155 94 | None | 2,062 50 | None | 76,218 44 |
| 35 | Mechanics and Traders | 36,611 33 | None | 850 00 | None | 37,461 33 |
| 36 | Merchants Fire | 107,965 61 | 105,071 73 | 1,578 44 | None | 214,615 78 |
| 37 | Millers National | 40,036 71 | None | 2,861 38 | None | 42,898 09 |
| 38 | Minnesota Implement | 1,167 63 | None | None | None | 1,167 63 |
| 39 | National-Ben Franklin | 173,030 34 | 71 09 | 13,218 43 | None | 186,319 86 |
| 40 | National Fire of Hartford | 774,725 58 | 962 74 | 38,753 48 | None | 814,441 80 |
| 41 | National Liberty | 856 04 | None | None | None | 856 04 |
| 42 | National Union | 290,803 52 | 1,443 37 | 13,235 76 | None | 305,482 65 |
| 43 | La Nationale | 626,079 75 | None | 8,075 50 | None | 634,155 25 |
| 44 | Newark | 115,607 85 | 2,805 34 | 2,351 52 | None | 120,764 71 |
| 45 | New Hampshire | 90,235 41 | None | 3,309 35 | None | 93,544 76 |
| 46 | New Jersey | 84,437 81 | 5,493 24 | 846 94 | None | 90,777 99 |
| 47 | Niagara | 363,332 79 | 16,492 60 | 14,104 70 | None | 393,930 09 |
| 48 | Northwestern Mutual | 108,026 64 | 5,685 54 | 1,172 05 | None | 114,884 23 |
| 49 | Northwestern National | 312,456 02 | 40,927 92 | 9,477 43 | None | 362,861 37 |
| 50 | Phenix of Paris | 204,764 31 | None | 538 83 | None | 205,303 14 |
| 51 | Phœnix of Hartford | 468,319 37 | 200,557 83 | 55,842 57 | None | 724,719 77 |
| 52 | Providence Washington | 267,040 71 | 36,830 68 | 9,172 50 | None | 313,043 89 |
| 53 | Queen of America | 806,786 73 | 80,596 90 | 34,691 58 | None | 922,075 21 |
| 54 | Retail Hardware | 1,167 63 | None | None | None | 1,167 63 |
| 55 | St. Paul Fire and Marine | 429,363 10 | 117,216 87 | 22,397 71 | None | 568,977 68 |
| 56 | Springfield Fire and Marine | 451,810 39 | 12,131 68 | 25,505 96 | None | 489,448 03 |
| 57 | Sterling | None | None | None | None | None |
| 58 | Stuyvesant | 111,869 11 | None | 4,649 76 | None | 116,518 87 |
| 59 | Tokio | 7,629 22 | None | 3,323 54 | None | 10,952 76 |
| 60 | L'Union of Paris | 332,612 73 | None | 4,828 65 | None | 337,441 38 |
| 61 | United States Fire | 173,939 91 | 4,156 31 | 5,418 75 | None | 183,514 97 |
| 62 | Vulcan | 97,917 51 | None | 3,477 60 | None | 101,395 11 |
| 63 | Westchester | 285,597 12 | 177,624 96 | 14,070 09 | None | 477,292 17 |
| | Totals | 17,191,584 32 | 4,011,276 42 | 898,662 54 | 201 68 | 22,101,724 96 |

SESSIONAL PAPER No. 8

Foreign Companies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1920.

EXPENDITURE (CAPH).

| Paid for losses. (Fire). | General Expenses (Fire). | | Expenditure on account of Branches other than Fire and Life | Total Cash Expenditure | *e* Excess of Premiums received over Losses paid. (Fire) *d* The Reverse. | *e* Excess of Income over Expenditure *d* The Reverse | No. |
|---|---|---|---|---|---|---|---|
| | Commission or Brokerage. | Other | | | | | |
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 224,575 62 | 118,741 89 | 52,898 37 | 24,888 71 | 421,104 59 *e* | 344,899 27 *e* | 216,685 98 | 1 |
| 3,567 85 | 9,098 86 | 2,394 29 | None | 15,061 00 *e* | 27,990 64 *e* | 18,346 69 | 2 |
| 106,070 43 | 53,014 80 | 13,197 91 | 17,428 74 | 189,711 88 *e* | 99,316 06 *e* | 45,934 07 | 3 |
| 951 52 | 1,821 39 | 445 09 | 144 44 | 3,362 44 *e* | 5,437 67 *e* | 5,040 59 | 4 |
| 83,438 54 | 56,520 38 | 3,829 45 | 1,400 23 | 145,208 60 *e* | 173,526 59 *e* | 123,500 45 | 5 |
| 35,509 84 | 18,184 40 | 12,605 52 | None | 66,299 76 *e* | 45,179 22 *e* | 17,382 50 | 6 |
| 22,871 18 | 19,770 28 | 4,128 16 | None | 46,769 62 *e* | 40,617 69 *e* | 19,639 25 | 7 |
| 6,652 27 | 3,881 67 | 2,336 39 | 4,664 59 | 17,494 92 *e* | 10,882 19 *e* | 6,386 33 | 8 |
| 68,794 89 | 31,260 17 | 12,067 49 | None | 112,122 55 *e* | 53,470 51 *e* | 13,108 55 | 9 |
| 244 23 | 3,066 36 | 11,720 99 | None | 15,031 58 *e* | 17,802 53 *e* | 5,948 52 | 10 |
| 21,358 78 | 24,735 48 | 12,914 63 | None | 59,008 89 *e* | 85,747 49 *e* | 55,105 76 | 11 |
| 9,816 45 | 11,545 75 | 2,137 61 | None | 23,502 81 *e* | 31,188 73 *e* | 17,673 43 | 12 |
| 4,104 20 | 10,039 79 | 15,070 72 | 71,757 85 | 100,972 56 *e* | 38,990 39 *e* | 40,290 02 | 13 |
| 1,711 09 | 1,963 57 | 662 21 | None | 4,336 87 *e* | 6,090 20 *e* | 4,164 52 | 14 |
| 75,579 47 | 51,289 56 | 47,799 35 | 150,999 99 | 325,668 37 *e* | 125,624 17 *e* | 75,807 54 | 15 |
| 282,606 68 | 112,629 19 | 107,624 20 | 145,870 49 | 648,730 56 *e* | 275,332 05 *e* | 126,006 49 | 16 |
| 19,973 02 | 18,794 94 | 463 45 | 102 82 | 39,334 23 *e* | 42,663 09 *e* | 35,353 06 | 17 |
| 284,528 57 | 111,598 88 | 118,900 12 | 148,962 20 | 663,989 77 *e* | 239,791 18 *e* | 85,696 97 | 18 |
| 29,074 48 | 21,316 41 | 6,709 72 | None | 57,100 61 *e* | 48,162 98 *e* | 22,629 28 | 19 |
| 232,112 51 | 58,153 60 | 30,341 76 | 31,510 91 | 352,118 18 *e* | 19,541 87 *d* | 51,775 19 | 20 |
| 63,711 89 | 34,203 24 | 16,788 31 | None | 114,751 44 *e* | 81,019 33 *e* | 30,269 33 | 21 |
| 70,446 07 | 39,704 61 | 27,209 60 | None | 137,360 28 *e* | 100,923 99 *e* | 34,727 24 | 22 |
| 17,843 80 | 8,056 34 | 5,158 27 | None | 31,058 41 *e* | 18,684 55 *e* | 5,547 66 | 23 |
| 112,750 03 | 59,090 90 | 27,723 11 | 222,101 53 | 421,665 57 *e* | 125,065 50 *e* | 66,994 62 | 24 |
| 429,859 66 | 208,470 03 | 122,132 12 | 36,825 61 | 797,287 42 *e* | 647,999 56 *e* | 444,041 37 | 25 |
| 369,239 25 | 148,379 06 | 60,102 26 | 119,728 70 | 697,449 21 *e* | 242,615 38 *e* | 113,376 97 | 26 |
| 92 84 | 388 01 | 2,713 09 | None | 3,193 94 *e* | 1,074 79 *d* | 2,026 31 | 27 |
| 642,533 16 | 278,170 18 | 183,855 42 | 653,790 08 | 1,758,894 82 *e* | 749,311 76 *e* | 662,089 77 | 28 |
| 947,548 90 | 423,290 09 | 229,470 55 | 814,167 84 | 2,414,467 38 *e* | 884,117 94 *e* | 444,119 24 | 29 |
| 463,308 76 | 243,136 79 | 80,128 93 | 103,428 57 | 890,003 05 *e* | 502,575 82 *e* | 244,454 12 | 30 |
| 75,345 26 | 54,773 98 | 45,896 63 | 342 65 | 176,358 52 *e* | 127,028 31 *e* | 36,969 95 | 31 |
| 187,507 21 | None | 73,628 23 | None | 261,135 44 *e* | 53,122 42 *d* | 12,262 28 | 32 |
| 63,675 16 | None | 66,230 12 | None | 129,905 28 *e* | 130,019 91 *e* | 67,777 29 | 33 |
| 46,456 31 | None | 16,342 30 | None | 64,920 98 *e* | 27,699 63 *e* | 11,297 46 | 34 |
| 3,761 36 | 8,736 88 | 1,436 47 | None | 13,749 71 *e* | 33,934 97 *e* | 23,711 62 | 35 |
| 46,415 72 | 26,231 83 | 18,724 00 | 89,632 05 | 178,621 90 *e* | 61,549 89 *e* | 35,993 88 | 36 |
| 45,851 37 | 10,617 66 | 3,909 07 | None | 60,378 10 *d* | 5,814 66 *d* | 17,480 01 | 37 |
| 92 84 | 388 01 | 2,712 29 | None | 3,193 14 *e* | 1,074 79 *d* | 2,025 51 | 38 |
| 56,925 31 | 33,105 17 | 36,928 22 | 3,159 58 | 130,118 28 *e* | 116,105 03 *e* | 56,201 58 | 39 |
| 395,686 71 | 146,080 17 | 205,629 81 | 239 71 | 747,636 40 *e* | 379,038 87 *e* | 66,805 40 | 40 |
| None | 382 32 | 5,016 34 | None | 5,398 66 *e* | 856 04 *d* | 4,542 62 | 41 |
| 115,745 66 | 70,188 92 | 21,369 04 | 921 70 | 208,225 32 *e* | 175,057 86 *e* | 97,257 33 | 42 |
| 260,119 50 | 73,560 98 | 77,772 18 | None | 411,452 66 *e* | 365,960 25 *e* | 222,702 59 | 43 |
| 38,599 03 | 16,771 17 | 23,624 55 | 1,561 83 | 80,556 58 *e* | 77,008 82 *e* | 40,208 13 | 44 |
| 50,764 49 | 22,659 89 | 10,529 09 | None | 83,953 47 *e* | 39,470 92 *e* | 9,591 29 | 45 |
| 17,261 98 | 25,341 70 | 3,203 83 | 7,014 02 | 52,821 53 *e* | 67,175 83 *e* | 37,956 46 | 46 |
| 155,826 34 | 67,206 96 | 70,335 44 | 14,526 12 | 307,894 86 *e* | 207,506 45 *e* | 86,035 23 | 47 |
| 15,830 54 | 1,247 91 | 31,820 12 | 6,074 49 | 54,963 06 *e* | 92,206 10 *e* | 59,921 17 | 48 |
| 103,624 41 | 70,479 55 | 55,477 34 | 32,228 58 | 261,810 18 *e* | 208,831 18 *e* | 101,051 19 | 49 |
| 80,396 53 | 46,128 01 | 31,880 67 | None | 158,399 21 *e* | 124,373 78 *e* | 46,903 93 | 50 |
| 161,423 07 | 104,701 43 | 88,240 64 | 167,837 52 | 522,202 66 *e* | 306,896 30 *e* | 202,517 11 | 51 |
| 158,262 83 | 57,862 36 | 15,596 61 | 27,992 26 | 259,714 06 *e* | 108,777 88 *e* | 53,329 83 | 52 |
| 308,697 52 | 162,430 34 | 134,214 90 | 72,532 09 | 677,874 85 *e* | 498,089 21 *e* | 244,200 36 | 53 |
| 92 84 | 388 01 | 2,713 09 | None | 3,193 94 *e* | 1,074 79 *d* | 2,026 31 | 54 |
| 167,945 22 | 86,026 78 | 70,095 31 | 99,335 47 | 423,402 78 *e* | 261,417 88 *e* | 145,574 90 | 55 |
| 214,029 41 | 95,638 98 | 44,802 00 | 821 90 | 355,292 29 *e* | 237,780 98 *e* | 134,155 74 | 56 |
| None | None | 1,929 58 | None | 1,929 58 | None *d* | 1,929 58 | 57 |
| 40,762 13 | 25,959 60 | 5,411 85 | None | 72,133 58 *e* | 71,106 98 *e* | 44,385 29 | 58 |
| 499 07 | 839 39 | 155 00 | None | 1,493 46 *e* | 7,130 15 *e* | 9,459 30 | 59 |
| 161,733 79 | 62,575 53 | 53,456 15 | None | 277,765 47 *e* | 170,878 94 *e* | 59,675 91 | 60 |
| 15,358 67 | 52,398 75 | 4,098 94 | 750 66 | 72,607 02 *e* | 158,581 24 *e* | 110,907 95 | 61 |
| 30,217 05 | 28,007 79 | 5,822 62 | None | 64,047 46 *e* | 67,700 46 *e* | 37,347 65 | 62 |
| 102,299 34 | 77,193 77 | 36,663 67 | 140,222 74 | 356,379 52 *e* | 183,297 78 *e* | 120,912 65 | 63 |
| 7,751,901 65 | 3,608,827 08 | 2,478,935 86 | 3,212,956 67 | 17,052,621 26 *e* | 9,439,682 67 *e* | 5,049,103 70 | |

TABLE XVI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies transacting Fire or Fire and other Insurance during 1920, also the Rates of the Premiums charged per cent of amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

| No. | — | Rate of Losses paid per cent of Premiums received. | Rate of Dividend or Bonus to Stockholders per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Cash-Expenditure per cent of Total Cash Income. | Amount of Risks taken during the year (Fire). | Premiums charged thereon (Fire). | Rate of Premiums charged per cent of risks taken. | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| | *Canadian Companies.* | (Fire and other.) | (Fire and other.) | (Fire.) | (Fire and other.) | | $ | $ cts. | | |
| 1 | Acadia Fire | 40·32 | 8·92 | 40·44 | 38·59 | 75·42 | 40,179,300 | 541,697 66 | 1·35 | 1 |
| 2 | Antigonish Farmers | 35·18 | ..... | 19·38 | 19·38 | 52·35 | 397,850 | 3,326 13 | 84 | 2 |
| 3 | Beaver Fire | 20·37 | 105·47 | 47·74 | 47·74 | 107·59 | 9,118,068 | 123,683 49 | 1·36 | 3 |
| 4 | British America | 69·99 | 1·07 | 72·63 | 43·32 | 100·32 | 671,883,044 | 5,535,567 39 | 82 | 4 |
| 5 | British Colonial | 58·42 | ..... | 40·34 | 40·34 | 93·72 | 37,332,623 | 521,890 65 | 1·40 | 5 |
| 6 | British Northwestern | 38·65 | ..... | 43·78 | 43·78 | 74·35 | 37,384,778 | 350,402 25 | 94 | 6 |
| 7 | Canada Accident and Fire | 51·02 | 85 | 51·90 | 43·21 | 90·06 | 31,077,794 | 338,574 63 | 1·09 | 7 |
| 8 | Canada National | 29·90 | 53·31 | (a) 62·98 | (a) 62·98 | 87·80 | 26,364,244 | 388,141 94 | 1·28 | 8 |
| 9 | Canada Security | 50·01 | 6·82 | 91·76 | 40·96 | 97·58 | 26,297,974 | 233,478 34 | 89 | 9 |
| 10 | Canadian Fire | 30·71 | 24·84 | 45·64 | 44·21 | 81·39 | 55,861,731 | 775,805 72 | 1·39 | 10 |
| 11 | Canadian Indemnity | 30·01 | 6·75 | 47·53 | 42·69 | 75·88 | 13,055,099 | 201,000 44 | 1·44 | 11 |
| 12 | Canadian Lumbermen's | ..... | ..... | 260·84 | 260·84 | 84·59 | 1,818,354 | 43,043 46 | 2·37 | 12 |
| 13 | Canadian Surety | 26·18 | 7·32 | ..... | 59·40 | 84·60 | None. | None. | ..... | 13 |
| 14 | Cumberland Farmers | 64·94 | ..... | 21·05 | 21·05 | 78·88 | 190,650 | 3,813 00 | 2·00 | 14 |
| 15 | Dominion Fire | 47·60 | ..... | 38·95 | 36·60 | 80·59 | 64,859,228 | 811,944 30 | 1·25 | 15 |
| 16 | Dominion of Canada Guarantee and Accident | 45·15 | 4·13 | 47·75 | 51·55 | 95·85 | 12,552,463 | 135,485 94 | 1·08 | 16 |
| 17 | Fire Insurance Company of Canada | 48·31 | ..... | 38·97 | 38·97 | 81·41 | 49,906,578 | 470,275 93 | 94 | 17 |
| 18 | General Accident of Canada | 44·74 | ..... | 41·56 | 51·42 | 91·81 | 14,145,155 | 136,935 23 | 97 | 18 |
| 19 | Globe Indemnity | 47·67 | 1·37 | 44·55 | 50·64 | 95·43 | 45,337,106 | 466,177 72 | 1·03 | 19 |
| 20 | Grain Insurance | 11·06 | ..... | 20·97 | 24·17 | 33·03 | 65,279,297 | 212,106 18 | 32 | 20 |
| 21 | Guardian Insurance Company of Canada | 49·05 | ..... | 25·55 | 35·11 | 79·28 | 21,376,221 | 250,182 51 | 1·17 | 21 |
| 22 | Halifax Fire | 42·92 | 62·42 | 49·81 | 49·81 | 88·96 | 3,072,465 | 51,674 25 | 1·68 | 22 |
| 23 | Hudson Bay | 39·09 | ..... | 44·50 | 44·50 | 79·12 | 32,654,549 | 430,765 91 | 1·32 | 23 |
| 24 | Imperial Guarantee and Accident | 44·57 | 3·44 | ..... | 52·30 | 96·04 | None. | None. | ..... | 24 |
| 25 | Imperial Underwriters | 45·03 | ..... | 37·53 | 37·53 | 71·75 | 38,826,703 | 341,888 17 | 88 | 25 |
| 26 | Kings Mutual | 19·43 | ..... | 26·52 | 26·52 | 40·66 | 1,793,825 | 18,145 75 | 1·01 | 26 |
| 27 | Liverpool-Manitoba | 30·74 | 10·99 | 35·17 | 35·17 | 66·49 | 49,908,233 | 573,553 29 | 1·15 | 27 |
| 29 | London and Lancashire Guarantee and Accident | 52·98 | 8·44 | ..... | 47·79 | 102·31 | None. | None. | ..... | 28 |
| 29 | London Mutual | 43·14 | 45 | 47·02 | 45·08 | 85·96 | 106,481,592 | 1,036,680 57 | 97 | 29 |
| 30 | Mercantile | 42·69 | 13·86 | 36·98 | 36·98 | 87·27 | 42,385,625 | 411,113 77 | 97 | 30 |
| 31 | Mount Royal | 47·30 | 26·35 | 37·29 | 36·07 | 97·73 | 111,937,880 | 1,347,049 93 | 1·20 | 31 |
| 32 | Mutual Fire | 42·61 | ..... | 60·92 | 60·92 | 88·22 | 959,061 | 21,547 37 | 2·25 | 32 |
| 33 | North American Accident | 63·55 | ..... | ..... | 32·44 | 92·28 | None. | None. | ..... | 33 |
| 34 | North Empire | 56·46 | ..... | 51·52 | 51·52 | 96·14 | 36,566,202 | 469,041 07 | 1·28 | 34 |
| 35 | North West | 39·68 | 7·14 | 39·41 | 39·41 | 76·75 | 25,879,653 | 308,072 66 | 1·19 | 35 |
| 36 | Occidental | 37·12 | ..... | 42·28 | 41·32 | 68·93 | 40,541,442 | 523,800 01 | 1·29 | 36 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 37 | Pacific Coast | 51·00 | 13·14 | 37·29 | 37·29 | 83·42 | 60,968,935 | 416,500 50 | 68 | 37 |
| 38 | Pacific Marine | 122·11 | 5·13 | 16·84 | 10·19 | 129·30 | 1,329,687 | 21,418 15 | 1·61 | 38 |
| 39 | Pictou County Farmers' | 63·25 | ..... | 24·37 | 24·37 | 72·22 | 569,400 | 4,364 58 | 77 | 39 |
| 40 | Quebec | 47·46 | 19·90 | 37·14 | 37·14 | 96·01 | 113,173,003 | 443,421 45 | 39 | 40 |
| 41 | Reliance | ..... | ..... | 1,055·31 | 1,055 31 | 5·14 | 165,606 | 689 10 | 41 | 41 |
| 42 | Scottish Canadian | ..... | ..... | ..... | ..... | 3,803·13 | None. | None. | ..... | 42 |
| 43 | Western | 68·97 | 3·08 | 37·64 | 36·29 | 103·81 | 1,015,734 772 | 8,039,730 50 | 79 | 43 |
| | | 54·94 | 4·94 | 40·84 | 40·32 | 93·25 | 2,908,266,190 | 26,002,989·94 | 90 | |

(a) Including 19·43 per cent rate of investment expenses per cent of premiums received.

TABLE XVII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured.

| No. | —— | Rate of Losses paid per cent of Premiume received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Riske taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | No. |
|---|---|---|---|---|---|---|---|---|
| | *British Companies.* | | | | $ | $ cts. | | |
| 1 | Alliance | 44·52 | 36·68 | 81·20 | 50,118,433 | 486,079 08 | 97 | 1 |
| 2 | Atlas | 35·17 | 33·77 | 68·94 | 74,460,508 | 904,537 92 | 1·21 | 2 |
| 3 | British Crown | 54·03 | 40·25 | 95·18 | 64,471,701 | 774,918 00 | 1·20 | 3 |
| 4 | British General | 27·10 | 41·08 | 68·18 | 21,432,086 | 179,647 55 | 84 | 4 |
| 5 | British Traders | 45·70 | 37·25 | 83·04 | 28,492,549 | 349,370 55 | 1·23 | 5 |
| 6 | Caledonian | 40·70 | 36·78 | 77·48 | 67,809,630 | 720,829 85 | 1·06 | 6 |
| 7 | Car and General | 32·36 | 38·13 | 70·49 | 67,350,298 | 254,926 94 | 38 | 7 |
| 8 | Century | 40·76 | 35·20 | 75·96 | 36,492,455 | 423,736 89 | 1·16 | 8 |
| 9 | China | 6·58 | 36·21 | 41·79 | 1,039,497 | 17,792 47 | 1·71 | 9 |
| 10 | Commercial Union | 49·22 | 33·40 | 82·62 | 151,691,926 | 1,515,838 28 | 1·00 | 10 |
| 11 | Eagle Star and British Dominions | 41·40 | 36·85 | 78·25 | 90,345,576 | 644,037 44 | 71 | 11 |
| 12 | Employers' Liability | 48·21 | 43·52 | 91·73 | 103,766,446 | 1,027,644 41 | 99 | 12 |
| 13 | Essex and Suffolk | 8·86 | 50·63 | 59·49 | 10,088,869 | 115,448 99 | 1·14 | 13 |
| 14 | General Accident Fire | 46·97 | 35·54 | 82·51 | 62,280,274 | 662,965 62 | 1·06 | 14 |
| 15 | Guardian Aeeurance | 42·21 | 29·89 | 72·10 | 183,017,498 | 2,091,107 82 | 1·14 | 15 |
| 16 | Law, Union and Rock | 34·68 | 42·30 | 76·98 | 44,581,203 | 426,400 74 | 96 | 16 |
| 17 | Liverpool and London and Globe | 44·63 | 34·41 | 79·04 | 189,568,900 | 2,026,149 71 | 1·07 | 17 |
| 18 | London Guarantee | 61·85 | 34·59 | 96·44 | 84,905,674 | 1,036,738 37 | 1·22 | 18 |
| 19 | London and Lancashire | 49·63 | 36·14 | 85·77 | 135,880,497 | 1,392,341 53 | 1·02 | 19 |
| 20 | London Assurance | 35·00 | 37·82 | 72·82 | 71,109,766 | 722,563 36 | 1·02 | 20 |
| 21 | Marine | | | | None. | None. | | 21 |
| 22 | Merchants Marine | | | | None. | None. | | 22 |
| 23 | Motor Union | | | | None. | None. | | 23 |
| 24 | National Benefit | 35·17 | 48·77 | 83·94 | 7,619,429 | 91,501 99 | 1·20 | 24 |
| 25 | National Prov. Plate Glass | 35 | 46·76 | 47·11 | 4,558,233 | 33,210 85 | 73 | 25 |
| 26 | North British and Mercantile | 60·87 | 32·80 | 83·67 | 141,795,180 | 1,532,504 22 | 1·08 | 26 |
| 27 | Northern Assurance | 47·52 | 32·68 | 80·20 | 124,166,090 | 1,418,999 91 | 1·14 | 27 |
| 28 | Norwich Union Fire | 41·14 | 38·70 | 79·84 | 116,691,873 | 1,341,343 11 | 1·15 | 28 |
| 29 | Ocean, Accident and Guarantee | 46·72 | 40·34 | 87·06 | 44,077,867 | 481,968 72 | 1·09 | 29 |
| 30 | Palatine | 50·55 | 34·52 | 85·07 | 56,268,871 | 598,731 26 | 1·06 | |
| 31 | Phœnix of London | 28·40 | 36·50 | 64·90 | 143,616,566 | 1,771,918 01 | 1·23 | 31 |
| 32 | Provincial | 35·82 | 32·30 | 66·12 | 18,587,535 | 179,361 21 | 96 | 32 |
| 33 | Queensland | 37·61 | 36·89 | 74·50 | 32,213,867 | 342,567 91 | 1·06 | 33 |
| 34 | Railway Passengers | | | | None. | None. | | 34 |
| 35 | Royal Exchange | 43·69 | 33·02 | 76·71 | 108,060,767 | 972,622 33 | 90 | 35 |
| 36 | Royal Insurance | 39·33 | 34·91 | 74·24 | 236,836,477 | 2,629,154 19 | 1·11 | 36 |
| 37 | Royal Scottish | 33·74 | 51·04 | 84·78 | 22,612,738 | 224,736 39 | 99 | 37 |
| 38 | Scottish Metropolitan | 20·37 | 54·78 | 75·15 | 13,694,738 | 154,991 13 | 1·13 | 38 |
| 39 | Scottish Union | 37·79 | 34·73 | 72·52 | 57,527,488 | 564,465 83 | 98 | 39 |
| 40 | Sun Insurance | 43·78 | 35·41 | 78·19 | 100,220,905 | 1,066,070 14 | 1·06 | 40 |
| 41 | Traders and General | 9·72 | 63·12 | 72·84 | 6,933,056 | 83,590 96 | 1·21 | 41 |
| 42 | Union Assurance Society | 39·28 | 32·99 | 72·27 | 95,316,697 | 1,019,660 35 | 1·07 | 42 |
| 43 | Union of Canton | 46·61 | 36·63 | 83·24 | 66,988,619 | 719,322 98 | 1·07 | 43 |
| 44 | Union Marine | | | | None. | None. | | 44 |
| 45 | Yangtaze | 2·95 | 30·03 | 32·98 | 1,301,602 | 22,011 08 | 1·69 | 45 |
| 46 | Yorkshire | 57·08 | 34·55 | 91·63 | 53,458,618 | 676,132 57 | 1·26 | 46 |
| | | 43·44 | 35·61 | 79·05 | 2,991,753,702 | 31,697,940 95 | 1·06 | |

TABLE XVIII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured.

| No. | — | Rate of Losses paid per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | No. |
|---|---|---|---|---|---|---|---|---|
| | *Foreign Companies.* | | | | $ | $ cts. | | |
| 1 | Ætna | 39·44 | 30·08 | 69·52 | 71,298,757 | 725,842 98 | 1·02 | 1 |
| 2 | Agricultural | 11·31 | 36·42 | 47·73 | 2,209,806 | 39,640 45 | 1·75 | 2 |
| 3 | Alliance Insurance | 51·64 | 32·24 | 83·88 | 35,040,741 | 295,211 00 | 84 | 3 |
| 4 | American Alliance | 14·89 | 35·47 | 50·36 | 1,710,787 | 31,880 49 | 1·86 | 4 |
| 5 | American Central | 32·48 | 23·48 | 55·96 | 32,111,309 | 315,125 40 | 98 | 5 |
| 6 | American Equitable | 44·01 | 39·17 | 84·35 | 11,245,576 | 102,022 95 | 91 | 6 |
| 7 | American Insurance | 36·02 | 37·64 | 73·66 | 7,571,841 | 94,882 36 | 1·25 | 7 |
| 8 | American Lloyds | 37·94 | 35·23 | 73·17 | 4,997,718 | 19,740 67 | 39 | 8 |
| 9 | Boston | 56·27 | 35·42 | 91·69 | 14,314,809 | 131,301 09 | 92 | 9 |
| 10 | Caledonian-American | 1·35 | 81·94 | 83·29 | 6,487,006 | 70,006 88 | 1·08 | 10 |
| 11 | California | 19·94 | 35·15 | 55·09 | 18,004,072 | 152,384 86 | 85 | 11 |
| 12 | Citizens of Missouri | 23·94 | 33·38 | 57·32 | 3·261,420 | 53,772 92 | 1·65 | 12 |
| 13 | Columbia | 9·52 | 58·27 | 67·79 | 10,204,051 | 109,747 57 | 1·08 | 13 |
| 14 | Commercial Union of N.Y. | 21·93 | 33·66 | 55·59 | 1,059,791 | 17,399 57 | 1·64 | 14 |
| 15 | Connecticut | 37·56 | 49·25 | 86·81 | 30,201,591 | 340,298 81 | 1·12 | 15 |
| 16 | Continental | 50·65 | 39·48 | 90·13 | 88,305,470 | 871,302 59 | 99 | 16 |
| 17 | Equitable Fire and Marine | 31·89 | 30·75 | 62·64 | 26,804,553 | 269,936 89 | 1·01 | 17 |
| 18 | Fidelity-Phœnix | 54·27 | 43·90 | 98·23 | 75,331,376 | 780,492 66 | 1·04 | 18 |
| 19 | Fire Association of Philadelphia | 37·64 | 36·29 | 73·93 | 8,348,298 | 105,097 65 | 1·26 | 19 |
| 20 | Fireman's Fund | 92·23 | 35·17 | 127·40 | 29,340,458 | 312,993 04 | 1·07 | 20 |
| 21 | Firemen's Insurance | 44·02 | 35·29 | 79·31 | 14,470,525 | 165,113 05 | 1·14 | 21 |
| 22 | General of Paris | 41·11 | 39·05 | 80·16 | 30,893,974 | 268,951 36 | 87 | 22 |
| 23 | Girard | 48·85 | 36·18 | 85·03 | 4,698,405 | 48,660 38 | 1·04 | 23 |
| 24 | Glens Falls | 47·41 | 36·50 | 83·91 | 41,638,963 | 372,000 45 | 89 | 24 |
| 25 | Globe and Rutgers | 30·68 | 30·67 | 70·55 | 158,140,984 | 1,530,847 66 | 97 | 25 |
| 26 | Great American | 60·35 | 34·07 | 94·42 | 85,710,018 | 838,945 03 | 98 | 26 |
| 27 | Hardware Dealers | 7·95 | 265·59 | 273·54 | 91,801 | 3,154 83 | 3·44 | 27 |
| 28 | Hartford Fire | 46·16 | 33·23 | 79·39 | 181,091,614 | 1,741,627 70 | 96 | 28 |
| 29 | Home Insurance | 51·73 | 35·64 | 87·37 | 186,892,511 | 2,346,755 69 | 1·26 | 29 |
| 30 | Insurance Co. of North America | 47·97 | 33·47 | 81·44 | 176,551,405 | 1,374,717 90 | 78 | 30 |
| 31 | Insurance Co. of State of Pennsylvania | 37·23 | 49·68 | 86·91 | 28,047,046 | 253,014 15 | 90 | 31 |
| 32 | Lumbermen's Underwriting Alliance | 77·92 | 30·60 | 108·52 | 18,287,323 | 300,645 04 | 1·63 | 32 |
| 33 | Manufacturing Lumbermen's | 32·87 | 34·19 | 67·06 | 13,421,474 | 271,369 76 | 2·02 | 33 |
| 34 | Manufacturing Woodworkers | 62·65 | 24·90 | 87·55 | 5,468,225 | 94,006 41 | 1·72 | 34 |
| 35 | Mechanics and Traders | 9·77 | 27·79 | 37·56 | 1,834,628 | 57,419 06 | 3·13 | 35 |
| 36 | Merchants' Fire | 42·99 | 39·43 | 82·42 | 13·801,450 | 128,957 26 | 93 | 36 |
| 37 | Millers' National | 114·52 | 36·28 | 150·80 | 3,738,425 | 50,435 48 | 1·35 | 37 |
| 38 | Minnesota Implement | 7·95 | 265·59 | 273·54 | 91,801 | 3,154 83 | 3·44 | 38 |
| 39 | National-Ben Franklin | 32·90 | 40·47 | 73·37 | 16,857,179 | 202,143 86 | 1·20 | 39 |
| 40 | National Fire of Hartford | 51·07 | 45·40 | 96·47 | 78,290,057 | 1,055,020 58 | 1·35 | 40 |
| 41 | National Liberty | | 843·53 | 843·53 | 109,000 | 1,970 47 | 1·17 | 41 |
| 42 | National Union | 39·80 | 31·48 | 71·28 | 34,497,883 | 373,664 62 | 1·08 | 42 |
| 43 | La Nationale | 41·55 | 24·17 | 65·72 | 66,022,743 | 716,594 43 | 1·08 | 43 |
| 44 | Newark | 33·39 | 34·94 | 68·33 | 18,009,518 | 216 375 85 | 1· 0 | 44 |

TABLE XVIII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured—*Concluded*.

| No. | — | Rate of Losses paid per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | No. |
|---|---|---|---|---|---|---|---|---|
| | *Foreign Companies.* | | | | $ | $ cts. | | |
| 45 | New Hampshire | 56·26 | 36·78 | 93·04 | 12,352,243 | 98,895 72 | 80 | 45 |
| 46 | New Jersey | 20·44 | 33·81 | 54·25 | 10,816,996 | 131,178 86 | 1·21 | 46 |
| 47 | Niagara | 42·89 | 37·86 | 80·75 | 69,667,196 | 595,447 16 | 1·00 | 47 |
| 48 | Northwestern Mutual | 14·65 | 30·61 | 45·26 | 7,063,501 | 140,261 98 | 2·10 | 48 |
| 49 | Northwestern National | 33·16 | 40·31 | 73·47 | 28,830,750 | 348,736 50 | 1·21 | 49 |
| 50 | Phœnix of Paris | 39·26 | 38·10 | 77·36 | 33,460,789 | 326,137 10 | 97 | 50 |
| 51 | Phœnix of Hartford | 34·47 | 41·20 | 75·67 | 79,462,852 | 825,912 54 | 1·04 | 51 |
| 52 | Providence Washington | 59·27 | 27·51 | 86·78 | 39,524,362 | 351,626 49 | 89 | 52 |
| 53 | Queen of America | 38·26 | 36·77 | 75·03 | 84,735,256 | 1,007,350 73 | 1·19 | 53 |
| 54 | Retail Hardware | 7·95 | 265·59 | 273·54 | 91,801 | 3,154 83 | 3·44 | 54 |
| 55 | St. Paul Fire and Marine | 39·11 | 36·36 | 75·47 | 68,475,692 | 615,655 23 | 90 | 55 |
| 56 | Springfield Fire and Marine | 47·37 | 31·08 | 78·45 | 75,075,336 | 700,817 14 | 92 | 56 |
| 57 | Sterling | ..... | ..... | ..... | 385,410 | 4,209 82 | 1·09 | 57 |
| 58 | Stuyvesant | 36·44 | 28·04 | 64·48 | 12,740,267 | 154,943 10 | 1·22 | 58 |
| 59 | Tokio | 6·54 | 13·03 | 19·57 | 2,883,467 | 21,524 45 | 75 | 59 |
| 60 | L'Union of Paris | 48·63 | 34·88 | 83·51 | 40,142,420 | 415,355 56 | 1·33 | 60 |
| 61 | United States Fire | 8·83 | 32·68 | 41·51 | 25,742,342 | 223,700 18 | 87 | 61 |
| 62 | Vulcan | 30·86 | 34·55 | 65·41 | 15,149,069 | 145,713 63 | 96 | 92 |
| 63 | Westchester | 35·82 | 39·87 | 75·69 | 43,057,353 | 459,242 62 | 1·07 | 63 |
| | | 45·09 | 35·41 | 80·50 | 2,298,504,593 | 23,830,971 20 | 1·05 | |

TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1920.

CANADIAN COMPANIES—NET PREMIUMS WRITTEN.

*(Licensed reinsurance deducted.)*

| No. | Companies. | Alberta. | British Columbia | Manitoba. | New Brunswick. | Nova Scotia. | Ontario. | Prince Edward Island. | Quebec. | Saskatchewan. | Yukon. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Acadia Fire | 9,706 | 33,871 | 21,550 | 83,564 | 62,043 | 73,134 | 7,477 | 63,866 | 17,935 | None. | 363,146 | 1 |
| 2 | Actigonish Farmers | None. | None. | None. | None. | 3 326 | None. | None. | None | None. | None. | 3,326 | 2 |
| 3 | Beaver Fire | 4,283 | 7,675 | 8,568 | None. | None. | 1,639 | None. | 533 | 18 310 | None. | 39,008 | 3 |
| 4 | British America | 104,054 | 68,324 | 79,824 | 56,557 | 70,957 | 301,046 | 8,010 | 154,304 | 95,866 | None. | 1,029,542 | 4 |
| 5 | British Colonial | 35,182 | 26,487 | 10,239 | 27,987 | 33,820 | 70,804 | None. | 158,936 | 49,085 | None. | 412,540 | 5 |
| 6 | British Northwestern | 28,478 | 24,042 | 25,968 | 378 | 9,727 | 47,572 | None. | 14,417 | 44,981 | None. | 195,563 | 6 |
| 7 | Canada Accident and Fire | 12,932 | 31,563 | 21,953 | 46,428 | 43,647 | 49,778 | 2,378 | 33,119 | 15,292 | None. | 257,090 | 7 |
| 8 | Canada National | 43,752 | 39,675 | 53,305 | None. | 33,466 | 85,808 | None. | None. | 56,759 | None. | 312,765 | 8 |
| 9 | Canada Security | 59,021 | 9,918 | 12,886 | 14 | 77 | 33,676 | None. | 20,333 | 23,302 | None. | 180,217 | 9 |
| 10 | Canadian Fire | 89,316 | 32,092 | 96,039 | None. | 21,455 | 115,099 | 3,179 | 11,270 | 106,523 | None. | 474,973 | 10 |
| 11 | Canadian Indemnity | 26,575 | 9,007 | 37,855 | None. | 4,239 | 21,485 | 237 | 3,281 | 30,421 | None. | 133,100 | 11 |
| 12 | Canadian Lumbermen's | None. | None. | None. | None. | None. | 17,779 | None. | 11,260 | None. | None. | 29,039 | 12 |
| 13 | Canadian Surety | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 13 |
| 14 | Cumberland Farmers | None. | None. | None. | None. | 3,813 | None. | None. | None. | None. | None. | 3,813 | 14 |
| 15 | Dominion Fire | 69,364 | 21,680 | 21,470 | — 35 | 19,081 | 439,125 | None. | 76,074 | 50,779 | None. | 698,438 | 15 |
| 16 | Dom. of Canada Guarantee and Accident | 17,480 | 3,713 | 8,809 | 9 | 1 | 41,669 | None. | 988 | 9,174 | None. | 81,843 | 16 |
| 17 | Fire Insurance Co. of Canada | 10,358 | 17,180 | 19,677 | 11,013 | 3,703 | 195,538 | 33 | 211,904 | 19,121 | None. | 398,427 | 17 |
| 18 | General Accident of Canada | 9,938 | 12,570 | 14,904 | 10,650 | None. | 42,159 | 5,221 | 11,390 | 1,940 | None. | 108,772 | 18 |
| 19 | Globe Indemnity | 27,985 | 28,196 | 25,675 | None. | None. | 171,440 | None. | 56,619 | 43,585 | None. | 353,500 | 19 |
| 20 | Grain Insurance | 44,263 | None. | 23,686 | None. | None. | None. | None. | None. | 144,157 | None. | 212,106 | 20 |
| 21 | Guardian Insurance Co. of Canada | 20,777 | 15,962 | None. | 9,990 | 12,654 | 49,793 | None. | 50,454 | 31,720 | None. | 200,350 | 21 |
| 22 | Halifax Fire | None. | None. | None. | None. | 31,401 | None. | None. | None. | None. | None. | 31,401 | 22 |
| 23 | Hudson Bay | 25,093 | 41,504 | 33,726 | 23,037 | 20,959 | 116,878 | 24 | 41,345 | 30,634 | None. | 333,203 | 23 |
| 24 | Imperial Guarantee and Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 24 |
| 25 | Imperial Underwriters | 11,030 | 49,605 | 12,779 | 15,762 | 18,488 | 90,120 | 4,268 | 46,056 | 12,651 | None. | 272,779 | 25 |
| 26 | Kings Mutual | None. | None. | None. | None. | 45,881 | None. | None. | None. | None. | None. | 45,881 | 26 |
| 27 | Liverpool Manitoba | 46,511 | 58,647 | 57,475 | 11,993 | 9,909 | 170,508 | None. | 69,372 | 52,845 | None. | 477,260 | 27 |
| 28 | London and Lancashire Guarantee and Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 28 |
| 29 | London Mutual | 11,649 | 60,924 | 31,022 | None. | None. | 582,091 | None. | 206,354 | 24,731 | None. | 917,371 | 29 |
| 30 | Mercantile | 24,241 | 30,919 | 38,461 | 14,046 | 20 | 217,937 | None. | 988 | 27,962 | None. | 354,674 | 30 |
| 31 | Mount Royal | 22,762 | 61,396 | 48,136 | 10,226 | 10,424 | 260,566 | None. | 607,505 | 38,536 | None. | 1,008,649 | 31 |
| 32 | Mutual Fire | None. | None. | None. | None. | 20,253 | None. | None. | None. | None. | None. | 20,253 | 32 |
| 33 | North American Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 33 |
| 34 | North Empire | 32,245 | 38,896 | 68,367 | 16,625 | 10,406 | 146,616 | 100 | 10,990 | 64,696 | None. | 387,841 | 34 |
| 35 | North West | 13,244 | 13,984 | 23,855 | 19,670 | 21,545 | 70,870 | 611 | 35,428 | 18,297 | None. | 217,401 | 35 |
| 36 | Occidental | 28,631 | 9,071 | 5u,062 | 25,013 | 30,949 | 74,503 | None. | 52,585 | 116,401 | None. | 303,118 | 36 |
| 37 | Pacific Coast | 16,461 | 47,339 | 13,634 | None. | None. | 48,377 | None. | 18,787 | 18,939 | None. | 163,537 | 37 |
| 38 | Pacific Marine | 1,708 | 11,045 | 1,658 | None. | None. | None. | None. | None. | 246 | None. | 14,747 | 38 |
| 39 | Pictou County Farmers | None. | None. | None. | None. | 4,366 | None. | None. | None. | None. | None. | 4,365 | 39 |
| 40 | Quebec | 27,191 | 23,770 | 39,401 | 31,539 | None. | 89,014 | None. | 145,092 | 23,769 | None. | 380,085 | 40 |
| 41 | Reliance | None. | None. | None. | None. | None. | None. | None. | 689 | None. | None. | 689 | 41 |
| 42 | Scottish Canadian | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 42 |
| 43 | Western | 91,141 | 66,353 | 75,402 | 62,091 | 61,898 | 518,137 | 10,536 | 265,417 | 100,166 | 1,862 | 1,262,999 | 43 |
| | Total | 966,264 | 865,417 | 080,889 | 479,746 | 617,507 | 4,182,061 | 42,674 | 2,378,286 | 1,278,018 | 1,862 | 11,823,614 | |

TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1920—*Concluded.*

CANADIAN COMPANIES—NET LOSSES INCURRED—1920.

*(Licensed reinsurance deducted.)*

| No. | Companies. | Alberta. | British Columbia | Manitoba. | New Brunswick. | Nova Scotia. | Ontario. | Prince Edward Island. | Quebec. | Saskatchewan. | Yukon. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Acadia Fire | 1,799 | 6,678 | 5,988 | 54,746 | 32,299 | 20,578 | 1,052 | 17,422 | 8,539 | None. | 149,098 | 1 |
| 2 | Antigonish Farmers | None. | None. | None. | None. | 1,000 | None. | None. | None. | None. | None. | 1,000 | 2 |
| 3 | Beaver Fire | 595 | 393 | 1,990 | None. | None. | None. | None. | None. | 5,016 | None. | 8,000 | 3 |
| 4 | British America | 25,695 | 17,930 | 32,180 | 44,762 | 53,422 | 162,363 | 1,739 | 89,911 | 46,189 | None. | 474,191 | 4 |
| 5 | British Colonial | 19,267 | 7,109 | 5,193 | 23,023 | 7,889 | 23,954 | None. | 87,213 | 20,220 | None. | 199,028 | 5 |
| 6 | British Northwestern | 8,868 | 2,504 | 7,993 | 1,000 | 12,420 | 8,672 | None. | 3,772 | 16,524 | None. | 61,753 | 6 |
| 7 | Canada Accident and Fire | 3,389 | 20,668 | 7,203 | 25,203 | 22,670 | 10,515 | 2,960 | 33,356 | 13,888 | None. | 139,942 | 7 |
| 8 | Canada National | 5,513 | 5,959 | 28,961 | None. | 20,268 | 40,894 | None. | None. | 18,436 | None. | 120,031 | 8 |
| 9 | Canada Security | 23,755 | 1,295 | 3,447 | None. | None. | 7,639 | None. | 17,076 | 16,147 | None. | 68,359 | 9 |
| 10 | Canadian Fire | 27,799 | 5,289 | 21,683 | None. | 14,303 | 32,602 | 33 | 5,930 | 43,274 | None. | 150,913 | 10 |
| 11 | Canadian Indemnity | 5,741 | 2,750 | 9,897 | None. | 3,833 | 3,510 | None. | 1,625 | 11,522 | None. | 38,878 | 11 |
| 12 | Canadian Lumbermen's | None. | None. | None. | None. | None. | 801 | None. | 12 | None. | None. | 813 | 12 |
| 13 | Canadian Surety | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 13 |
| 14 | Cumberland Farmers | None. | None. | None. | None. | 1,238 | None. | None. | None. | None. | None. | 1,238 | 14 |
| 15 | Dominion Fire | 29,627 | 5,320 | 10,148 | 565 | 5,605 | 214,477 | None. | 13,815 | 22,808 | None. | 302,371 | 15 |
| 16 | Dominion of Canada Guarantee and Accident | 4,051 | 480 | 2,124 | None. | None. | 15,470 | None. | 200 | 1,296 | None. | 23,027 | 16 |
| 17 | Fire Insurance Co. of Canada | 1,208 | 647 | 7,252 | 12,007 | None. | 41,892 | 1,598 | 115,937 | 8,970 | None. | 189,031 | 17 |
| 18 | General Accident of Canada | 2,628 | 2,301 | 18,028 | 1,725 | None. | 1,441 | 1,713 | 9,154 | None. | None. | 36,990 | 18 |
| 19 | Globe Indemnity | 7,167 | 2,569 | 12,784 | None. | None. | 45,433 | None. | 41,070 | 14,680 | None. | 123,099 | 19 |
| 20 | Grain Insurance | None. | None. | 33 | None. | None. | None. | None. | None. | 53,069 | None. | 53,702 | 20 |
| 21 | Guardian Insurance Co. of Canada | 7,050 | 5,422 | None. | 174 | 10,444 | 20,855 | None. | 87,109 | 4,900 | None. | 135,954 | 21 |
| 22 | Halifax Fire | None. | None. | None. | None. | 15,344 | None. | None. | None. | None. | None. | 15,344 | 22 |
| 23 | Hudson Bay | 6,907 | 17,450 | 8,837 | 10,205 | 27,480 | 48,013 | None. | 12,790 | 11,627 | None. | 143,309 | 23 |
| 24 | Imperial Guarantee and Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 24 |
| 25 | Imperial Underwriters | 5,629 | 16,376 | 10,976 | 8,205 | 29,398 | 24,460 | 11 | 42,151 | 5,134 | None. | 142,340 | 25 |
| 26 | Kings Mutual | None. | None. | None. | None. | 4,232 | None. | None. | None. | None. | None. | 4,232 | 26 |
| 27 | Liverpool Manitoba | 21,076 | 33,020 | 26,790 | 41,953 | 3,983 | 40,031 | None. | 21,755 | 12,642 | None. | 201,250 | 27 |
| 28 | London and Lancashire Guarantee and Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 28 |
| 29 | London Mutual | 1,979 | 12,337 | 15,740 | None. | None. | 251,113 | None. | 98,770 | 7,563 | None. | 387,498 | 29 |
| 30 | Mercantile | 8,899 | 7,408 | 14,615 | 3,824 | None. | 94,721 | None. | 317 | 8,241 | None. | 138,025 | 30 |
| 31 | Mount Royal | 7,027 | 34,289 | 17,913 | 14,372 | 9,087 | 127,784 | None. | 273,434 | 19,710 | None. | 503,822 | 31 |
| 32 | Mutual Fire | None) | None. | None. | None. | 8,630 | None. | None. | None. | None. | None. | 8,630 | 32 |
| 33 | North American Accident | None | None. | None | None. | None. | None. | None. | None. | None. | None. | None. | 33 |
| 34 | North Empire | 17,475 | 8,749 | 38,907 | 0,353 | 8,143 | 85,295 | None. | 29,774 | 21,983 | None. | 216,679 | 34 |
| 35 | North West | 5,110 | 2,472 | 4,650 | 7,104 | 28,148 | 24,379 | None. | 22,695 | 13,247 | None. | 107,806 | 35 |
| 36 | Occidental | 15,698 | 5,900 | 23,211 | 17,996 | 14,810 | 19,602 | None. | 30,525 | 47,867 | None. | 175,609 | 36 |
| 37 | Pacific Coast | 6,249 | 10,700 | 5,298 | None. | None. | 17,716 | None. | 12,041 | 10,708 | None. | 62,712 | 37 |
| 38 | Pacific Marine | None. | 1,268 | None. | None. | None. | None. | None. | None. | None. | None. | 1,268 | 38 |
| 39 | Pictou County Farmers | None. | None. | None. | None. | 2,761 | None. | None. | None. | None. | None. | 2,761 | 39 |
| 40 | Quebec | 9,871 | 3,771 | 13,784 | 49,467 | None. | 26,902 | None. | 74,233 | 7,124 | None. | 185,152 | 40 |
| 41 | Reliance | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 41 |
| 42 | Scottish Canadian | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | None. | 42 |
| 43 | Western | 25,946 | 19,398 | 45,255 | 42,923 | 45,335 | 223,461 | 1,786 | 159,643 | 42,432 | None. | 606,179 | 43 |
| | Totals | 309,078 | 260,505 | 400,988 | 365,697 | 382,742 | 1,634,543 | 10,892 | 1,301,742 | 519,552 | None. | 5,185,739 | |

TABLE XX—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance.

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1920

*(Licensed reinsurance deducted.)*

| No. | Companies. | Alberta | British Columbia | Manitoba | New Brunswick | Nova Scotia | Ontario | Prince Edward Island | Quebec | Saskatchewan | Yukon | Totals | No |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Alliance | 28,856 | 32,229 | 67,303 | 310 | 213 | 127,526 | 292 | 124,240 | 46,576 | None | (a) 427,669 | 1 |
| 2 | Atlas | 41,372 | 36,325 | 53,219 | 39,150 | 16,517 | 263,057 | 4,901 | 232,322 | 61,709 | None | 748,572 | 2 |
| 3 | British Crown | 65,601 | 114,839 | 32,863 | 28,284 | 26,502 | 150,980 | None | 65,572 | 43,595 | None | 528,236 | 3 |
| 4 | British General | 8,139 | 13,485 | 10,090 | 6,687 | 1,560 | 41,269 | 410 | 27,099 | 9,134 | None | 117,873 | 4 |
| 5 | British Traders | 22,631 | 50,796 | 16,937 | 21,638 | 30,456 | 95,366 | 4,570 | 26,094 | 14,580 | None | 283,068 | 5 |
| 6 | Caledonian | 29,945 | 53,249 | 52,558 | 11,471 | 16,476 | 214,887 | 5,640 | 93,734 | 46,540 | None | 524,500 | 6 |
| 7 | Car and General | 27,117 | 9,295 | 34,926 | 6,515 | 6,122 | 24,229 | 193 | 25,149 | 26,531 | None | 160,077 | 7 |
| 8 | Century | 19,988 | 38,577 | 18,519 | None | None | 151,550 | None | 49,897 | 21,610 | None | 300,141 | 8 |
| 9 | China | None | 8,980 | None | None | None | None | None | None | None | None | 8,980 | 9 |
| 10 | Commercial Union | 83,870 | 106,685 | 96,271 | 68,173 | 72,094 | 420,040 | 2,983 | 253,179 | 85,105 | None | 1,188,400 | 10 |
| 11 | Eagle, Star and British Dominions | 36,580 | 51,060 | 41,436 | 20,117 | 30,037 | 156,913 | None | 71,578 | 25,675 | None | 433,396 | 11 |
| 12 | Employers' Liability | 41,671 | 60,703 | 43,293 | 21,508 | 62,650 | 335,700 | 3,244 | 215,994 | 65,230 | 357 | 830,350 | 12 |
| 13 | Essex and Suffolk | 4,273 | 5,667 | 8,456 | 2,018 | None | 20,053 | None | 16,834 | 5,159 | None | 62,460 | 13 |
| 14 | General Accident Fire and Life | 72,305 | 25,368 | 35,651 | 9,981 | 345 | 184,506 | 5,839 | 141,872 | 63,635 | None | 539,502 | 14 |
| 15 | Guardian Assurance | 73,649 | 112,968 | 99,307 | 65,680 | 47,040 | 541,109 | 6,287 | 664,592 | 75,387 | None | (b)1,763,226 | 15 |
| 16 | Law, Union and Rock | 19,902 | 23,165 | 42,625 | 8,101 | 30,428 | 101,447 | 10,678 | 58,659 | 52,229 | 300 | 347,434 | 16 |
| 17 | Liverpool and London and Globe | 103,035 | 189,411 | 108,445 | 62,206 | 27,775 | 568,337 | 2,274 | 453,465 | 151,647 | 1,256 | 1,667,851 | 17 |
| 18 | London Guarantee | 52,367 | 71,928 | 40,372 | 36,627 | 34,012 | 404,508 | None | 74,667 | 44,018 | None | 818,499 | 18 |
| 19 | London and Lancashire | 102,843 | 98,771 | 87,681 | 27,915 | 2,357 | 535,376 | 939 | 212,830 | 106,658 | None | 1,175,370 | 19 |
| 20 | London Assurance | 30,154 | 101,691 | 47,402 | 29,363 | 12,357 | 227,992 | None | 130,383 | 35,300 | None | 620,642 | 20 |
| 21 | Marine | None | None | None | None | None | None | None | None | None | None | None | 21 |
| 22 | Merchants Marine | None | None | None | None | None | None | None | None | None | None | None | 22 |
| 23 | Motor Union | None | None | None | None | None | None | None | None | None | None | None | 23 |
| 24 | National Benefit | 1,634 | 789 | 4,201 | None | 14,074 | 7,737 | None | 35,991 | 1,827 | None | 66,253 | 24 |
| 25 | National Prov. Plate Glass | 8,703 | 691 | 1,259 | 1,306 | 639 | 2,854 | None | 6,748 | 608 | None | 22,808 | 25 |
| 26 | North British and Mercantile | 69,343 | 82,153 | 74,230 | 81,908 | 53,109 | 444,505 | 9,781 | 347,129 | 87,548 | None | 1,248,806 | 26 |
| 27 | Northern Assurance | 82,675 | 113,057 | 57,129 | 47,333 | 63,183 | 472,094 | 7,417 | 357,356 | 57,194 | None | 1,217,438 | 27 |
| 28 | Norwich Union Fire | 89,040 | 91,998 | 55,662 | 58,960 | 65,002 | 458,513 | 5,742 | 176,380 | 91,757 | None | 1,123,060 | 28 |
| 29 | Ocean Accident and Guarantee | 46,852 | 13,369 | 38,058 | 24,490 | 20,396 | 193,372 | None | 12,560 | 23,534 | None | 372,640 | 29 |
| 30 | Palatine | 30,800 | 43,586 | 29,907 | 82,904 | 56,540 | 124,626 | 6,127 | 75,304 | 26,284 | None | 476,078 | 30 |
| 31 | Phœnix of London | 35,823 | 203,553 | 75,354 | 70,922 | 46,139 | 331,270 | 7,614 | 449,017 | 55,729 | None | 1,335,421 | 31 |
| 32 | Provincial | 16,326 | 11,436 | 11,776 | 4,166 | 6,186 | 69,748 | 109 | 32,106 | 6,226 | None | 158,079 | 32 |
| 33 | Queensland | 10,014 | 21,040 | 16,719 | 13,086 | 12,158 | 79,721 | None | 113,945 | 13,591 | None | 280,283 | 33 |
| 34 | Railway Passengers | None | None | None | None | None | None | None | None | None | None | None | 34 |
| 35 | Royal Exchange | 89,227 | 43,220 | 64,704 | 47,199 | 63,460 | 234,091 | 4,913 | 205,447 | 57,989 | None | 810,160 | 35 |
| 36 | Royal Insurance | 133,612 | 141,143 | 127,965 | 94,346 | 93,073 | 776,646 | 12,840 | 631,364 | 133,028 | None | 2,144,017 | 36 |
| 37 | Royal Scottish | 6,017 | 18,117 | 23,874 | 13,612 | 12,040 | 44,251 | None | 74,010 | 3,694 | None | 196,521 | 37 |
| 38 | Scottish Metropolitan | 3,194 | 40,443 | 7,374 | None | 6,843 | 45,066 | None | 21,617 | 5,431 | None | 129,868 | 38 |
| 39 | Scottish Union | 25,722 | 57,120 | 41,865 | 26,997 | 20,419 | 147,836 | 2,137 | 118,564 | 25,118 | None | 465,778 | 39 |
| 40 | Sun Insurance | 45,362 | 74,809 | 38,090 | 79,666 | 53,554 | 358,958 | 8,054 | 152,338 | 49,904 | None | 860,825 | 40 |
| 41 | Traders and General | None | 3,550 | None | None | None | 39,299 | None | 26,890 | None | None | 69,730 | 41 |
| 42 | Union Assurance Society | 42,016 | 61,248 | 59,387 | 32,123 | 52,566 | 251,526 | 6,512 | 218,265 | 50,157 | None | 774,100 | 42 |
| 43 | Union of Canton | 40,454 | 55,797 | 40,951 | 27,457 | 45,033 | 229,761 | 6,016 | 97,123 | 36,580 | None | 579,172 | 43 |
| 44 | Unico Marine | None | None | None | None | None | None | None | None | None | None | None | 44 |
| 45 | Yangtsze | None | 15,043 | None | None | None | None | None | None | None | None | 15,043 | 45 |
| 46 | Yorkshire | 38,343 | 34,730 | 54,541 | 54,439 | 41,799 | 183,633 | 4,920 | 138,518 | 24,022 | None | 575,551 | 46 |
| | Totals | 1,645,491 | 2,392,153 | 1,760,300 | 1,255,818 | 1,134,060 | 9,120,262 | 130,438 | 6,230,241 | 1,721,139 | 1,913 | 25,468,546 | |

(*a*) Including $124 premiums which cannot be separated according to provinces.
(*b*) Including $76,607 premiums which cannot be separated according to provinces.

TABLE XX.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance—*Concluded.*

BRITISH COMPANIES—NET LOSSES INCURRED—1920.

*(Licensed reinsurance deducted.)*

| No. | Companies | Alberta | British Columbia | Manitoba | New Brunswick | Nova Scotia | Ontario | Prince Edward Island | Quebec | Saskatchewan | Yukon | Totals | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Alliance | 19,145 | 410 | 16,822 | None | None | 44,955 | None | 97,481 | 29,006 | None | 207,819 | 1 |
| 2 | Atlas | 19,847 | 2,847 | 18,388 | 15,128 | 18,466 | 74,926 | 1,188 | 110,536 | 12,411 | None | 273,737 | 2 |
| 3 | British Crown | 44,071 | 53,548 | 10,069 | 26,441 | 52,112 | 66,122 | None | 62,370 | 21,076 | None | 335,749 | 3 |
| 4 | British General | 1,736 | 9,064 | 909 | 562 | 916 | 10,442 | None | 8,793 | 1,673 | None | 33,795 | 4 |
| 5 | British Traders | 3,341 | 16,644 | 11,152 | 15,727 | 15,055 | 25,475 | 2,637 | 18,494 | 13,105 | None | 121,630 | 5 |
| 6 | Caledonian | 6,620 | 2,762 | 15,476 | 4,799 | 10,357 | 107,518 | 2,591 | 38,446 | 18,900 | None | 207,469 | 6 |
| 7 | Car and General | 10,780 | 1,974 | 11,298 | 1,525 | 2,249 | 1,769 | None | 17,458 | 1,803 | None | 45,806 | 7 |
| 8 | Century | 11,429 | 15,205 | 10,032 | None | None | 50,414 | None | 41,095 | 12,154 | None | 140,329 | 8 |
| 9 | China | None | 2,054 | None | None | None | None | None | None | None | None | 2,054 | 9 |
| 10 | Commercial Union | 34,719 | 34,511 | 44,234 | 100,575 | 40,569 | 159,420 | 291 | 140,964 | 24,761 | None | 580,044 | 10 |
| 11 | Eagle, Star and British Dominions | 7,901 | 16,731 | 14,060 | 21,476 | 21,269 | 34,651 | None | 55,307 | 10,964 | None | 182,359 | 11 |
| 12 | Employers' Liability | 19,711 | 20,359 | 17,094 | 23,103 | 21,998 | 115,851 | 908 | 145,941 | 27,542 | None | 392,600 | 12 |
| 13 | Essex and Suffolk | 58 | 666 | 1,048 | None | None | 2,436 | None | 2,570 | 527 | None | 7,305 | 13 |
| 14 | General Accident Fire and Life | 38,827 | 1,814 | 29,513 | 18,148 | None | 83,127 | 1,136 | 83,945 | 30,091 | None | 286,601 | 14 |
| 15 | Guardian Assurance | 40,841 | 26,629 | 57,425 | 12,793 | 40,172 | 141,033 | 67 | 304,350 | 24,747 | None | (a) 705,351 | 15 |
| 16 | Law, Union and Rock | 9,633 | 2,162 | 21,611 | 4,713 | 40,923 | 19,413 | 4,751 | 20,562 | 10,542 | None | 134,310 | 16 |
| 17 | Liverpool and London and Globe | 55,514 | 46,408 | 28,688 | 46,922 | 10,713 | 268,327 | None | 224,137 | 58,285 | 24 | 739,516 | 17 |
| 18 | London Guarantee | 27,978 | 31,909 | 22,688 | 20,481 | 31,483 | 255,575 | None | 49,899 | 43,459 | None | 513,469 | 18 |
| 19 | London and Lancashire | 15,036 | 37,127 | 34,838 | 42,137 | None | 226,299 | None | 140,411 | 38,196 | None | 534,044 | 19 |
| 20 | London Assurance | 4,747 | 31,040 | 20,793 | 16,271 | 8,151 | 87,498 | None | 57,618 | 15,865 | None | 241,086 | 20 |
| 21 | Marine | None | None | None | None | None | None | None | None | None | None | None | 21 |
| 22 | Merchants Marine | None | None | None | None | None | None | None | None | None | None | None | 22 |
| 23 | Motor Union | None | None | None | None | None | None | None | None | None | None | None | 23 |
| 24 | National Benefit | 1,049 | 62 | 1,256 | None | 19,571 | 389 | None | 17,109 | None | None | 39,427 | 24 |
| 25 | National Provincial Plate Glass | 56 | None | None | None | None | 6 | None | None | None | None | 62 | 25 |
| 26 | North British and Mercantile | 28,047 | 32,069 | 21,024 | 58,283 | 58,620 | 184,612 | 3,507 | 166,701 | 30,777 | None | 583,640 | 26 |
| 27 | Northern Assurance | 24,650 | 35,690 | 34,419 | 31,453 | 31,440 | 175,675 | 3,651 | 227,884 | 30,102 | None | 594,964 | 27 |
| 28 | Norwich Union Fire | 23,543 | 26,265 | 26,607 | 38,349 | 38,733 | 150,029 | 1,038 | 105,360 | 45,472 | None | 455,396 | 28 |
| 29 | Ocean Accident and Guarantee | 15,292 | 1,355 | 11,113 | 9,934 | 10,536 | 90,325 | None | 4,372 | 22,581 | None | 165,508 | 29 |
| 30 | Palatine | 4,401 | 12,570 | 14,725 | 51,608 | 32,730 | 57,270 | 1,226 | 68,190 | 7,200 | None | 249,920 | 30 |
| 31 | Phœnix of London | 3,680 | 7,108 | 15,901 | 43,153 | 11,520 | 72,327 | 116 | 156,820 | 13,995 | None | 404,650 | 31 |
| 32 | Provincial | 5,532 | 4,607 | 4,720 | 1,585 | 108 | 30,250 | None | 17,580 | 61 | None | 64,452 | 32 |
| 33 | Queensland | 1,442 | 5,105 | 7,698 | 14,193 | 8,813 | 38,620 | None | 43,719 | 1,464 | None | 121,054 | 33 |
| 34 | Railway Passengers | None | None | None | None | None | None | None | None | None | None | None | 34 |
| 35 | Royal Exchange | 26,833 | 6,709 | 37,355 | 23,596 | 51,120 | 97,117 | 968 | 87,474 | 16,478 | None | 347,650 | 35 |
| 36 | Royal Insurance | 30,835 | 34,669 | 40,433 | 64,187 | 54,569 | 314,476 | 3,800 | 320,661 | 33,681 | None | 897,251 | 36 |
| 37 | Royal Scottish | 11 | 5,799 | 9,094 | 10,330 | 14,704 | 1,849 | None | 35,035 | 3,025 | None | 80,467 | 37 |
| 38 | Scottish Metropolitan | 1,213 | 7,307 | 380 | None | 3,789 | 10,199 | None | 10,960 | 1,030 | None | 34,387 | 38 |
| 39 | Scottish Union | 15,740 | 10,522 | 21,508 | 13,660 | 18,788 | 42,198 | 12 | 67,741 | 5,017 | None | 195,186 | 39 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | Sun Insurance | 9,447 | 12,735 | 11,757 | 33,381 | 27,769 | 149,302 | 1,345 | 91,544 | 10,418 | None | 353,698 | 40 |
| 41 | Traders and General | None | None | None | None | None | None | None | 7,589 | None | None | 7,789 | 41 |
| 42 | Union Assurance Society | 22,660 | 11,700 | 23,025 | 27,364 | 21,206 | 67,604 | 737 | 115,013 | 25,326 | None | 311,955 | 42 |
| 43 | Union of Canton | 12,040 | 12,200 | 12,437 | 14,702 | 15,787 | 115,018 | 854 | 83,600 | 8,988 | None | 277,272 | 43 |
| 44 | Union Marine | None | None | None | None | None | None | None | None | None | None | None | 44 |
| 45 | Yangtsze | None | 444 | None | None | None | None | None | None | None | None | None | 45 |
| 46 | Yorkshire | 0,423 | 14,186 | 26,360 | 32,171 | 24,970 | 84,018 | 1,900 | 141,876 | 20,153 | None | 355,156 | 46 |
| | Totals | 607,209 | 675,623 | 706,527 | 835,910 | 758,409 | 3,488,147 | 32,813 | 3,390,570 | 676,775 | 24 | 11,229,301 | |

(a) Including $57,294 which cannot be separated according to provinces.

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1920

*(Licensed reinsurance deducted).*

| No. | Companies | Alberta | British Columbia | Manitoba | New Brunswick | Nova Scotia | Ontario | Prince Edward Island | Quebec | Saskatchewan | Yukon | Totals | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Ætna | 27,212 | 73,267 | 69,956 | 39,258 | 41,555 | 182,558 | 5,994 | 98,651 | 22,408 | 474 | 561,333 | 1 |
| 2 | Agricultural | None | 26,450 | None | None | None | None | None | None | None | None | 26,450 | 2 |
| 3 | Alliance Insurance | 4,417 | 46,587 | 7,112 | 13,272 | 7,045 | 67,881 | None | 53,620 | 2,553 | None | 202,493 | 3 |
| 4 | American Alliance | None | 7,245 | None | None | None | None | None | None | None | None | 7,245 | 4 |
| 5 | American Central | 44,726 | 31,766 | 65,968 | 081 | 131 | 13,618 | None | 3,696 | 57,752 | 466 | 218,804 | 5 |
| 6 | American Equitable | 929 | 6,573 | 11,291 | 3,117 | 368 | 25,956 | 9 | 32,427 | 2,948 | None | 83,618 | 6 |
| 7 | American Insurance | 11,591 | 3,834 | 17,791 | 1,362 | 1,146 | 9,400 | 68 | 6,988 | 11,018 | 4 | 63,192 | 7 |
| 8 | American Lloyds | 263 | 261 | 1,017 | 177 | 913 | 6,603 | None | 8,028 | None | None | 17,267 | 8 |
| 9 | Boston | 17,412 | 43,366 | 20,011 | 1,688 | 1,401 | 11,509 | 72 | 8,568 | 16,347 | 5 | 120,379 | 9 |
| 10 | Caledonian-American | 1,548 | 6,195 | 8,031 | 1,687 | 2,409 | 8,857 | None | 2,328 | 1,519 | None | 32,577 | 10 |
| 11 | California | 14,068 | 31,198 | 14,731 | None | None | 42,001 | None | None | 10,710 | 876 | 113,584 | 11 |
| 12 | Citizens of Missouri | None | 42,293 | None | None | None | None | None | None | None | None | 42,293 | 12 |
| 13 | Columbia | 3,912 | 11,366 | 4,352 | 5,834 | 5,859 | 21,217 | 115 | 24,742 | 3,177 | None | 80,624 | 13 |
| 14 | Commercial Union of N.Y | None | 7,007 | None | None | None | None | None | None | None | None | 7,007 | 14 |
| 15 | Connecticut | 34,135 | 40,279 | 13,333 | 8,099 | 15,493 | 48,913 | 75 | 28,836 | 23,471 | 3 | 212,637 | 15 |
| 16 | Continental | 40,777 | 55,408 | 40,407 | 32,426 | 58,192 | 172,170 | 2,730 | 136,418 | 27,454 | None | 565,982 | 16 |
| 17 | Equitable Fire and Marine | 9,044 | 9,040 | 4,829 | 2,707 | 4,201 | 15,907 | 141 | 9,681 | 7,086 | None | 62,636 | 17 |
| 18 | Fidelity-Phenix | 39,520 | 73,730 | 47,617 | 34,980 | 50,519 | 167,871 | 3,363 | 79,254 | 28,399 | None | 531,253 | 18 |
| 19 | Fire Association of Phila | 10,838 | 24,757 | 5,912 | 2,363 | 1,961 | 16,213 | 101 | 12,048 | 3,756 | 7 | 77,956 | 19 |
| 20 | Fireman's Fund | 21,502 | 59,742 | 16,714 | 9,880 | 21,846 | 56,770 | None | 64,379 | 2,320 | None | 253,153 | 20 |
| 21 | Firemen's Insurance | 6,302 | 8,245 | 50,557 | None | None | 28,959 | None | 37,829 | 9,072 | None | 140,964 | 21 |
| 22 | General of Paris | 14,795 | 14,921 | 17,357 | 12,565 | 6,981 | 51,759 | 2,910 | 41,142 | 12,305 | None | 174,735 | 22 |
| 23 | Girard | 1,561 | 5,140 | 7,602 | None | None | 248 | None | 22,939 | 326 | None | 37,816 | 23 |
| 24 | Glens Falls | 35,068 | 12,971 | 43,891 | 5,401 | - 68 | 57,843 | - 4 | 36,594 | 55,925 | - 1 | 247,710 | 24 |
| 25 | Globe & Rutgers | 47,702 | 56,178 | 71,358 | 134,293 | 56,040 | 383,310 | 2,401 | 378,569 | 73,881 | None | 1,203,732 | 25 |
| 26 | Great American | 62,403 | 62,751 | 42,843 | 29,321 | 33,562 | 173,540 | 3,071 | 145,085 | 55,214 | 477 | 608,267 | 26 |
| 27 | Hardware Dealers | 744 | None | 789 | None | None | None | None | None | 1,383 | None | 2,896 | 27 |
| 28 | Hartford Fire | 114,492 | 108,874 | 152,773 | 97,371 | 78,492 | 420,506 | None | 224,773 | 173,476 | None | 1,370,757 | 28 |
| 29 | Home Insurance | 197,461 | 121,663 | 125,013 | 203,890 | 376,268 | 363,562 | 18,783 | 308,649 | 157,901 | None | 1,873,190 | 29 |
| 30 | Insurance Co. of N.A | 41,446 | 137,174 | 50,543 | 43,555 | 39,151 | 323,322 | 89 | 294,540 | 33,565 | 357 | 963,742 | 30 |
| 31 | Insurance Co. of State of Pa | 24,280 | 58,950 | 10,811 | 252 | 69 | 54,446 | None | 34,702 | 21,560 | None | 205,070 | 31 |
| 32 | Lumbermen's Underwriting Alliance | None | 36,744 | None | 9,724 | None | 90,262 | None | 88,283 | None | None | 231,013 | 32 |
| 33 | Manufacturing Lumbermen's | None | 23,177 | None | 10,068 | None | 76,039 | None | 85,515 | None | None | 194,799 | 33 |
| 34 | Manufacturing Woodworkers | None | 8,071 | None | 2,690 | None | 30,641 | None | 27,199 | None | None | 68,601 | 34 |
| 35 | Mechanics & Traders | None | 29,402 | None | None | None | None | None | None | None | None | 29,402 | 35 |
| 36 | Merchants Fire | 405 | 32,783 | 725 | 879 | 1,810 | 52,224 | None | 2,533 | 16,820 | None | 108,179 | 36 |
| 37 | Millers National | 1,637 | 5,130 | 5,904 | None | None | 22,578 | None | 399 | 2,324 | None | 37,972 | 37 |
| 38 | Minnesota Implement | 744 | None | 769 | None | None | None | None | None | 1,383 | None | 2,896 | 38 |
| 39 | National-Ben Franklin | 14,184 | 20,478 | 22,706 | None | None | 75,755 | None | 35,714 | 2,995 | None | 171,832 | 39 |
| 40 | National Fire of Hartford | 21,947 | 81,278 | 65,350 | 157,710 | 192,115 | 127,780 | 7,554 | 113,338 | 34,267 | None | 801,339 | 40 |
| 41 | National Liberty | None | None | None | None | None | 1,790 | None | None | None | None | 1,790 | 41 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 42 | National Union | 51,448 | 23,399 | 40,443 | 15,707 | 39,062 | 62,647 | 75 | 30,869 | 28,797 | None | 292,447 | 42 |
| 43 | La Nationale | 15,073 | 42,413 | 32,304 | 14,092 | 6,720 | 169,842 | 35 | 332,619 | 10,900 | None | 624,988 | 43 |
| 44 | Newark | 7,152 | 14,620 | 11,783 | 18,110 | 4,646 | 32,192 | 15 | 21,980 | 7,008 | None | 117,506 | 44 |
| 45 | New Hampshire | 14,506 | 12,641 | 23,372 | 1,688 | 1,401 | 11,580 | 72 | 8,591 | 12,929 | 5 | 86,845 | 45 |
| 46 | New Jersey | 19,009 | 46,737 | None | None | None | 11,506 | None | 7,942 | 16,988 | None | 102,182 | 46 |
| 47 | Niagara | 17,406 | 49,745 | 25,958 | 5,096 | 3,952 | 136,862 | 140 | 111,339 | 15,008 | None | 365,506 | 47 |
| 48 | Northwestern Mutual | 2,015 | 68,773 | 4,071 | 62 | 692 | 1,304 | None | 343 | 39,484 | None | 116,744 | 48 |
| 49 | Northwestern National | 35,836 | 49,345 | 27,111 | —9 | —1 | 109,353 | None | 69,584 | 16,584 | None | 307,803 | 49 |
| 50 | Phœnix of Paris | 12,302 | 18,945 | 15,925 | 17,492 | 12,473 | 57,633 | 5,359 | 49,046 | 17,610 | None | 206,785 | 50 |
| 51 | Phœnix of Hartford | 52,292 | 50,319 | 30,231 | 27,372 | 38,854 | 158,717 | 2,628 | 67,644 | 40,758 | 9 | 474,824 | 51 |
| 52 | Providence Washington | 26,076 | 28,000 | 21,878 | 15,524 | 21,414 | 70,265 | None | 64,276 | 16,295 | None | 264,328 | 52 |
| 53 | Queen of America | 39,509 | 92,044 | 40,266 | 48,360 | 44,468 | 278,209 | 7,337 | 220,207 | 52,144 | None | 822,034 | 53 |
| 54 | Retail Hardware | 741 | None | 769 | None | None | None | None | None | 1,383 | None | 2,896 | 54 |
| 55 | St. Paul Fire and Marine | 45,314 | 34,987 | 41,004 | 2,532 | 2,320 | 161,653 | 101 | 58,679 | 81,334 | 8 | 427,962 | 55 |
| 56 | Springfield Fire and Marine | 33,012 | 63,489 | 78,218 | 14,648 | 18,178 | 97,897 | 2,638 | 89,219 | 33,304 | 483 | 431,086 | 56 |
| 57 | Sterling | 1,224 | None | 1,044 | None | None | 1,262 | None | None | 630 | None | 4,160 | 57 |
| 58 | Stuyvesant | 8,620 | 26,839 | 14,222 | 505 | 1,258 | 50,541 | None | 6,356 | 10,816 | None | 119,157 | 58 |
| 59 | Tokio | 408 | 1,340 | 873 | 104 | 1,359 | 4,861 | None | 11,121 | 565 | None | 20,691 | 59 |
| 60 | L'Union of Paris | 20,226 | 29,350 | 23,403 | 16,285 | 11,410 | 78,865 | 52 | 147,818 | 13,528 | None | 340,937 | 60 |
| 61 | United States Fire | 18,116 | 34,164 | 734 | 3,015 | 108 | 70,043 | None | 38,054 | 17,778 | None | 182,012 | 61 |
| 62 | Vulcan | 6,673 | 20,412 | 10,852 | None | None | 34,297 | None | 29,010 | 5,459 | None | 106,703 | 62 |
| 63 | Westchester | 69,278 | 36,848 | 25,929 | 11,879 | 1,196 | 77,949 | 01 | 39,710 | 32,960 | None | 295,840 | 63 |
| | Totals | 1,363,451 | 2,170,204 | 1,494,526 | 1,078,752 | 1,212,974 | 4,885,576 | 66,005 | 3,851,880 | 1,345,577 | 3,173 | 17,472,121 | |

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.—*Concluded.*

FOREIGN COMPANIES—NET LOSSES INCURRED—1920

*(Licensed reinsurance deducted.)*

| No. | Companies. | Alberta | British Columbia | Manitoba | New Brunswick | Nova Scotia | Ontario | Prince Edward Island | Quebec | Saskatchewan | Yukon | Totals | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 1 | Ætna | 5,298 | 10,556 | 23,137 | 39,809 | 39,965 | 61,277 | 10,020 | 57,104 | 7,993 | None | 255,159 | 1 |
| 2 | Agricultural | None | 4,581 | None | None | None | None | None | None | None | None | 4,581 | 2 |
| 3 | Alliance Insurance | 183 | 22,345 | 6,490 | 3,668 | 6,366 | 22,832 | None | 54,310 | 160 | None | 116,354 | 3 |
| 4 | American Alliance | None | 1,873 | None | None | None | None | None | None | None | None | 1,873 | 4 |
| 5 | American Central | 7,794 | 8,399 | 24,202 | 1,509 | - 117 | 25,572 | None | 12,946 | 33,894 | 146 | 114,345 | 5 |
| 6 | American Equitable | 280 | 1,174 | 686 | 5,390 | None | 2,518 | None | 30,512 | 214 | None | 40,813 | 6 |
| 7 | American Insurance | 1,007 | 1,722 | 8,184 | 1,203 | 329 | 3,482 | 121 | 3,850 | 2,982 | None | 22,880 | 7 |
| 8 | American Lloyds | None | None | None | None | None | 3,524 | None | 3,071 | None | None | 6,595 | 8 |
| 9 | Boston | 8,543 | 33,119 | 12,957 | 1,566 | 413 | 5,221 | 150 | 5,306 | 12,405 | None | 79,680 | 9 |
| 10 | Caledonian-American | None | 8 | None | 12 | 213 | 763 | None | None | None | None | 996 | 10 |
| 11 | California | 3,767 | 7,136 | 3,658 | None | None | 343 | None | None | 4,048 | None | 18,952 | 11 |
| 12 | Citizens of Missouri | None | 9,581 | None | None | None | None | None | None | None | None | 9,581 | 12 |
| 13 | Columbia | 50 | 2,082 | 23 | 1,238 | 400 | 199 | None | 4,698 | 8 | None | 8,764 | 13 |
| 14 | Commercial Union of N.Y. | None | 1,761 | None | None | None | None | None | None | None | None | 1,761 | 14 |
| 15 | Connecticut | 18,726 | 6,570 | 2,339 | 3,557 | 15,707 | 13,064 | None | 16,923 | 3,874 | None | 80,760 | 15 |
| 16 | Continental | 9,680 | 10,511 | 32,830 | 41,781 | 69,051 | 35,654 | 458 | 69,175 | 12,212 | None | 281,352 | 16 |
| 17 | Equitable Fire and Marine | 4,917 | 502 | 842 | 97 | 4,033 | 5,988 | None | 3,959 | 1,966 | None | 22,304 | 17 |
| 18 | Fidelity-Phenix | 10,445 | 12,970 | 43,058 | 44,020 | 62,313 | 47,368 | 1,960 | 67,680 | 12,993 | None | 302,807 | 18 |
| 19 | Fire Association of Phila | 3,313 | 5,625 | 2,399 | 2,102 | 579 | 7,310 | 210 | 7,758 | 991 | None | 30,760 | 19 |
| 20 | Fireman's Fund | 4,750 | 01,583 | 4,289 | 2,496 | 13,819 | 23,555 | None | 45,676 | 1,988 | None | 188,156 | 20 |
| 21 | Firemen's Insurance | 434 | 15,003 | 12,382 | None | None | 10,014 | None | 45,466 | 5,618 | None | 88,917 | 21 |
| 22 | General of Paris | 3,388 | 8,229 | 6,413 | 7,919 | 3,003 | 19,076 | 314 | 26,055 | 4,309 | None | 78,706 | 22 |
| 23 | Girard | 4 | 314 | 611 | None | None | None | None | 21,563 | None | None | 22,304 | 23 |
| 24 | Glens Falls | 15,069 | 6,278 | 15,178 | 1,012 | 452 | 19,979 | 151 | 30,666 | 32,433 | None | 122,118 | 24 |
| 25 | Globe and Rutgers | 17,206 | 19,249 | 42,444 | 25,633 | 49,990 | 182,523 | None | 176,797 | 20,365 | None | 543,207 | 25 |
| 26 | Great American | 27,274 | 15,432 | 17,762 | 13,044 | 24,624 | 130,174 | 1,886 | 165,240 | 23,595 | None | 419,031 | 26 |
| 27 | Hardware Dealers | None | None | None | None | None | None | None | None | 93 | None | 93 | 27 |
| 28 | Hartford Fire | 18,854 | 49,658 | 76,071 | 112,391 | 60,923 | 160,491 | None | 112,922 | 87,658 | None | 679,568 | 28 |
| 29 | Home Insurance | 76,357 | 4,834 | 44,576 | 70,084 | 304,902 | 184,083 | 14,446 | 195,649 | 132,541 | None | 1,027,532 | 29 |
| 30 | Insurance Co. of North America | 14,796 | 74,189 | 5,224 | 01,839 | 17,321 | 95,034 | 211 | 190,869 | 9,422 | None | 408,907 | 30 |
| 31 | Insurance Company of State of Pennsylvania | 12,931 | 11,045 | 9,435 | 800 | None | 24,661 | None | 20,073 | 12,730 | None | 91,675 | 31 |
| 32 | Lumbermen's Underwriting Alliance | None | 1,561 | None | None | None | 59,040 | None | 126,906 | None | None | 187,507 | 32 |
| 33 | Manufacturing Lumbermen's | None | 1,349 | None | None | None | 30,197 | None | 27,129 | None | None | 58,675 | 33 |
| 34 | Manufacturing Woodworkers | None | 398 | None | None | None | 16,298 | None | 29,889 | None | None | 46,585 | 34 |
| 35 | Mechanics and Traders | None | 6,032 | None | None | None | None | None | None | None | None | 6,032 | 35 |
| 36 | Merchants Fire | 7 | 8,092 | 3,673 | 5,524 | 4,818 | 16,400 | 1,004 | 2,229 | 16,244 | None | 58,551 | 36 |
| 37 | Millers National | 18 | 2,704 | 2,384 | None | None | 19,386 | None | 158 | 26 | None | 24,676 | 37 |
| 38 | Minnesota Implement | None | None | None | None | None | None | None | None | 93 | None | 93 | 38 |
| 39 | National-Ben Franklin | 2,380 | 5,140 | 2,079 | None | None | 30,526 | None | 11,953 | 1,891 | None | 53,975 | 39 |
| 40 | National Fire of Hartford | 13,607 | 23,238 | 19,957 | 75,900 | 138,431 | 43,779 | 2,920 | 104,014 | 12,758 | None | 434,604 | 40 |
| 41 | National Liberty | None | None | None | None | None | 2,000 | None | None | None | None | 2,000 | 41 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 42 | National Union | 26,692 | 3,064 | 15,007 | 6,469 | 28,063 | 15,975 | None | 35,103 | 9,625 | None | 139,898 | 42 |
| 43 | La Nationale | 3,422 | 7,397 | 12,269 | 11,708 | 3,990 | 75,325 | None | 167,284 | 4,515 | None | 285,900 | 43 |
| 44 | Newark | 3,057 | 7,160 | 9,297 | 1,930 | 2,252 | 9,939 | None | 7,794 | 198 | None | 41,627 | 44 |
| 45 | New Hampshire | 6,982 | 8,518 | 13,827 | 1,565 | 414 | 5,221 | 150 | 5,306 | 9,710 | None | 51,693 | 45 |
| 46 | New Jersey | 5,414 | 11,937 | None | None | None | 739 | None | 646 | 128 | None | 18,804 | 46 |
| 47 | Niagara | 14,542 | 16,961 | 8,405 | 2,873 | 606 | 50,132 | 211 | 64,852 | 490 | None | 158,092 | 47 |
| 48 | Northwestern Mutual | None | 37,528 | 37 | None | None | 14 | None | None | 3,542 | None | 41,121 | 48 |
| 49 | Northwestern National | 4,213 | 13,345 | 7,494 | None | None | 41,836 | None | 31,089 | 7,132 | None | 105,170 | 49 |
| 50 | Phonix of Paris | 2,491 | 9,980 | 9,799 | 6,629 | 2,951 | 26,349 | 3,753 | 20,914 | 4,664 | None | 87,530 | 50 |
| 51 | Phœnix of Hartford | 25,023 | 8,160 | 9,270 | 10,325 | 22,649 | 41,897 | None | 31,512 | 12,318 | None | 160,545 | 51 |
| 52 | Providence Washington | 7,356 | 14,625 | 14,807 | 26,042 | 29,344 | 25,810 | None | 48,586 | 14,009 | None | 180,559 | 52 |
| 53 | Queen of America | 18,895 | 29,554 | 17,596 | 27,531 | 29,483 | 103,707 | 2,046 | 90,039 | 9,592 | None | 328,443 | 53 |
| 54 | Retail Hardware | None | None | None | None | None | None | None | None | 93 | None | 93 | 54 |
| 55 | St. Paul Fire and Marine | 15,124 | 6,395 | 20,405 | 2,434 | 420 | 66,773 | 210 | 24,702 | 26,436 | None | 162,899 | 55 |
| 56 | Springfield Fire and Marine | 12,112 | 18,060 | 47,116 | 15,998 | 13,885 | 49,234 | 1,343 | 80,753 | 21,141 | None | 259,642 | 56 |
| 57 | Sterling | None | None | None | None | None | None | None | None | None | None | None | 57 |
| 58 | Stuyvesant | 4,174 | 7,281 | 4,260 | None | 11 | 20,561 | None | 4,410 | 4,716 | None | 45,412 | 58 |
| 59 | Tokio | None | None | None | None | None | 197 | None | 5,802 | None | None | 6,999 | 59 |
| 60 | L'Union of Paris | 1,471 | 9,701 | 8,545 | 10,668 | 7,979 | 39,428 | None | 87,528 | 6,581 | None | 171,901 | 60 |
| 61 | United States Fire | 3,690 | 6,092 | 2,709 | 2,765 | 565 | 17,426 | None | 26,920 | 789 | None | 60,956 | 61 |
| 62 | Vulcan | 1,391 | 7,842 | 3,265 | None | None | 10,461 | None | 9,981 | 5,652 | None | 38,592 | 62 |
| 63 | Westchester | 16,314 | 11,580 | 10,914 | 2,103 | 663 | 26,466 | 181 | 18,700 | 22,409 | None | 109,330 | 63 |
| | Totals | 453,455 | 720,662 | 638,795 | 652,833 | 960,930 | 1,929,094 | 41,745 | 2,432,477 | 627,163 | 146 | 8,457,300 | |

## RECAPITULATION.

### NET PREMIUMS WRITTEN—1920.

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 966,264 | 895,417 | 980,889 | 479,746 | 617,807 | 4,182,061 | 42,674 | 2,378,286 | 1,278,918 | 1,852 | 11,823,614 |
| British Companies | 1,645,491 | 2,392,153 | 1,760,300 | 1,255,818 | 1,134,060 | 9,120,262 | 130,438 | 6,230,241 | 1,721,139 | 1,913 | (a) 25,468,546 |
| Foreign Companies | 1,363,454 | 2,170,204 | 1,494,526 | 1,078,752 | 1,212,974 | 4,885,576 | 66,605 | 3,851,880 | 1,345,577 | 3,173 | 17,472,121 |
| Totals | 3,975,209 | 5,457,774 | 4,235,715 | 2,814,316 | 2,964,541 | 18,187,899 | 239,117 | 12,460,407 | 4,345,634 | 6,938 | 54,764,281 |

(a) Including $76,731 premiums which cannot be separated according to provinces.

### NET LOSSES INCURRED. 1920

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 309,078 | 260,565 | 400,988 | 365,607 | 382,742 | 1,634,543 | 10,892 | 1,301,742 | 519,552 | None. | 6,185,739 |
| British Companies | 667,209 | 675,623 | 706,827 | 835,916 | 758,409 | 3,488,147 | 32,813 | 3,390,570 | 676,775 | 24 | (b) 11,229,301 |
| Foreign Companies | 453,455 | 720,662 | 638,795 | 652,833 | 960,930 | 1,929,094 | 41,745 | 2,432,477 | 627,163 | 146 | 8,457,300 |
| Totals | 1,369,742 | 1,656,790 | 1,746,310 | 1,854,440 | 2,102,081 | 7,051,781 | 85,450 | 7,124,789 | 1,823,490 | 170 | 24,872,340 |

(b) Including $57,294 losses which cannot be separated according to provinces.

## TABLE XXII—Premiums Earned and Losses Incurred, 1920.

### CANADIAN COMPANIES—IN CANADA.

*(All reinsurance deducted.)*

| No. | Companies. | Premiume Earned. | Losses Incurred. | Rate of Losses incurred per cent of Premiume Earned. | The same for 1919. | No. |
|---|---|---|---|---|---|---|
| | | $ | $ | % | % | |
| 1 | Acadia Fire | 224,361 | 101,816 | 45.38 | 56.56 | 1 |
| 2 | Antigonish Farmers | 1,572 | 1,000 | 63.61 | 64.38 | 2 |
| 3 | Beaver Fire | 35,783 | 7,950 | 22.22 | 22.42 | 3 |
| 4 | British America | 720,724 | 307,427 | 42.66 | 47.64 | 4 |
| 5 | British Colonial | 203,860 | 118,831 | 58.29 | 61.90 | 5 |
| 6 | British Northwestern | 131,393 | 61,753 | 47.00 | 44.90 | 6 |
| 7 | Canada Accident and Fire | 88,078 | 55,612 | 63.14 | 38.87 | 7 |
| 8 | Canada National | 184,367 | 66,555 | 36.10 | 33.59 | 8 |
| 9 | Canada Security | 52,975 | 38,706 | 73.06 | 24.88 | 9 |
| 10 | Canadian Fire | 336,672 | 121,107 | 35.97 | 32.46 | 10 |
| 11 | Canadian Indemnity | 92,524 | 38,878 | 42 02 | 32.38 | 11 |
| 12 | Canadian Lumbermen's | 610 | None. | | | 12 |
| 13 | Canadian Surety | None. | None. | | | 13 |
| 14 | Cumberland Farmers | 1,751 | 1,238 | 70.70 | 29 | 14 |
| 15 | Dominion Fire | 372,666 | 193,225 | 51.85 | 45 48 | 15 |
| 16 | Dominion of Canada Guarantee and Accident | 50,999 | 23,733 | 46.54 | 25.39 | 16 |
| 17 | Fire Insurance Co. of Canada | 149,391 | 90,931 | 60.87 | 26.04 | 17 |
| 18 | General Accident of Canada | 30,471 | 17,207 | 56.47 | 34.06 | 18 |
| 19 | Globe Indemnity | 162,698 | 67,763 | 41.65 | 47.71 | 19 |
| 20 | Grain Insurance | 97,160 | 53,702 | 55.27 | | 20 |
| 21 | Guardian Insurance Co. of Canada | 75,934 | 30,452 | 40·10 | 69·14 | 21 |
| 22 | Halifax Fire | 26,749 | 14,915 | 55.76 | 38·29 | 22 |
| 23 | Hudson Bay | 202,074 | 93,680 | 46·36 | 59·50 | 23 |
| 24 | Imperial Guarantee and Accident | None. | None. | | | 24 |
| 25 | Imperial Underwriters | 131,073 | 72,503 | 55·31 | 46·73 | 25 |
| 26 | King's Mutual | 16,219 | 4,232 | 26·09 | 20·11 | 26 |
| 27 | Liverpool Manitoba | 265,417 | 98,656 | 37·17 | 42·61 | 27 |
| 28 | London & Lancashire Guarantee & Accident | None. | None. | | | 28 |
| 29 | London Mutual | 496,013 | 247,512 | 49·90 | 50·21 | 29 |
| 30 | Mercantile | 322,328 | 133,943 | 41·55 | 44·20 | 30 |
| 31 | Mount Royal | 600,948 | 292,259 | 48·63 | 51·38 | 31 |
| 32 | Mutual Fire | 17,618 | 8,630 | 48·98 | 30·00 | 32 |
| 33 | North American Accident | None. | None. | | | 33 |
| 34 | North Empire | 148,482 | 105,271 | 70·90 | 54·65 | 34 |
| 35 | North West | 153,501 | 66,177 | 43·11 | 49·46 | 35 |
| 36 | Occidental | 227,017 | 103,387 | 45·54 | 49·64 | 36 |
| 37 | Pacific Coast | 155,935 | 60,948 | 39·09 | 28·34 | 37 |
| 38 | Pacific Marine | 5,334 | 1,107 | 20·75 | | 38 |
| 39 | Pictou County Farmers | 3,465 | 2,761 | 79·68 | 30·91 | 39 |
| 40 | Quebec | 331,458 | 178,604 | 53·88 | 38·73 | 40 |
| 41 | Reliance | 311 | None. | | | 41 |
| 42 | Scottish Canadian | None. | None. | | | 42 |
| 43 | Western | 799,855 | 392,013 | 49·01 | 48·17 | 43 |
| | Totals | 6,917,786 | 3,274,484 | 47·34 | 45·80 | |

TABLE XXIII—Premiums Earned and Losses Incurred, 1920—*Continued.*

BRITISH COMPANIES—IN CANADA.

(*Licensed reinsurance deducted.*)

| No. | Companies. | Premiums Earned. | Losses Incurred. | Rate of Losses incurred per cent of Premiums Earned. | The same for 1919. | No. |
|---|---|---|---|---|---|---|
| | | $ | $ | % | % | |
| 1 | Alliance | 383,032 | 207,819 | 54·26 | 31·70 | 1 |
| 2 | Atlas | 664,690 | 273,737 | 41·18 | 50·29 | 2 |
| 3 | British Crown | 473,431 | 335,749 | 70·92 | 45·93 | 3 |
| 4 | British General | 57,984 | 33,795 | 58·28 | ..... | 4 |
| 5 | British Traders | 216,466 | 121,630 | 56·19 | 42·35 | 5 |
| 6 | Caledonian | 469,365 | 207,469 | 44·20 | 35·74 | 6 |
| 7 | Car and General | 110,726 | 45,806 | 41·37 | 69·72 | 7 |
| 8 | Century | 245,378 | 140,329 | 57·19 | 38·01 | 8 |
| 9 | China | 6,773 | 2,054 | 30·33 | ..... | 9 |
| 10 | Commercial | 1,141,600 | 550,044 | 50·81 | 39·21 | 10 |
| 11 | Eagle, Star and British Dominions | 362,959 | 182,359 | 50·24 | 41·83 | 11 |
| 12 | Employers' Liability | 731,659 | 392,600 | 53·66 | 44·31 | 12 |
| 13 | Essex and Suffolk | 25,563 | 7,305 | 28·58 | ..... | 13 |
| 14 | General Accident Fire | 502,810 | 286,601 | 57·00 | 41·94 | 14 |
| 15 | Guardian Assurance | 1,579,712 | 705,351 | 44·65 | 47·08 | 15 |
| 16 | Law, Union and Rock | 312,273 | 134,310 | 43·01 | 25·94 | 16 |
| 17 | Liverpool and London and Globe | 1,522,768 | 739,516 | 48·57 | 48·02 | 17 |
| 18 | London Guarantee | 740,541 | 513,469 | 69·34 | 59·88 | 18 |
| 19 | London and Lancashire | 1,023,152 | 534,044 | 52·20 | 43·98 | 19 |
| 20 | London Assurance | 516,340 | 241,986 | 46·87 | 29·74 | 20 |
| 21 | Marine | None. | None. | ..... | ..... | 21 |
| 22 | Merchants' Marine | None. | None. | ..... | ..... | 22 |
| 23 | Motor Union | None. | None. | ..... | ..... | 23 |
| 24 | National Benefit | 30,446 | 39,427 | 129·50 | 55·19 | 24 |
| 25 | National Prov. Plate Glass | 8,318 | 62 | 75 | ..... | 25 |
| 26 | North British and Mercantile | 1,142,563 | 583,640 | 51·08 | 44·79 | 26 |
| 27 | Northern Assurance | 1,094,352 | 594,964 | 54·37 | 44·19 | 27 |
| 28 | Norwich Union Fire | 1,024,067 | 455,396 | 44·47 | 47·15 | 28 |
| 29 | Ocean Accident and Guarantee | 314,966 | 165,508 | 52·55 | 44·28 | 29 |
| 30 | Palatine | 428,334 | 249,920 | 58·35 | 37·14 | 30 |
| 31 | Phœnix of London | 1,321,734 | 404,650 | 30·62 | 45·10 | 31 |
| 32 | Provincial | 117,045 | 64,452 | 55·07 | 34·62 | 32 |
| 33 | Queensland | 225,252 | 121,054 | 53·74 | 54·59 | 33 |
| 34 | Railway Passengers | None. | None. | ..... | ..... | 34 |
| 35 | Royal Exchange | 701,616 | 347,650 | 49·55 | 40·92 | 35 |
| 36 | Royal Insurance | 1,893,370 | 897,251 | 47·39 | 47·94 | 36 |
| 37 | Royal Scottish | 92,483 | 80,467 | 87·01 | ..... | 37 |
| 38 | Scottish Metropolitan | 69,607 | 34,387 | 49·40 | 21·47 | 38 |
| 39 | Scottish Union | 441,895 | 195,186 | 44·17 | 34·99 | 39 |
| 40 | Sun Insurance | 786,250 | 353,698 | 44·99 | 49·91 | 40 |
| 41 | Traders and General | 17,630 | 7,789 | 44·18 | ..... | 41 |
| 42 | Union Assurance Society | 732,320 | 314,955 | 43·01 | 48·91 | 42 |
| 43 | Union of Canton | 495,593 | 277,272 | 57·10 | 38·82 | 43 |
| 44 | Union Marine | None. | None | ..... | ..... | 44 |
| 45 | Yangtsze | 10,137 | 444 | 4·38 | ..... | 45 |
| 46 | Yorkshire | 493,959 | 355,156 | 71·00 | 43·35 | 46 |
| | Totals | 22,519,099 | 11,229,301 | 49·87 | 44·39 | |

TABLE XXIV—Premiums Earned and Losses Incurred 1920—*Concluded.*

FOREIGN COMPANIES—IN CANADA.

*(Licensed reinsurance deducted.)*

| No. | Companies. | Premiums Earned. | Losses Incurred. | Rate of Losses incurred per cent Premiums Earned. | The same for 1919. | No. |
|---|---|---|---|---|---|---|
| | | $ | $ | % | % | |
| 1 | Ætna | 500,166 | 255,159 | 51·01 | 44·63 | 1 |
| 2 | Agricultural | 26,291 | 4,581 | 17·42 | 35·28 | 2 |
| 3 | Alliance Insurance | 167,250 | 116,354 | 69·57 | 33·54 | 3 |
| 4 | American Alliance | 5,916 | 1,873 | 31·66 | 46·21 | 4 |
| 5 | American Central | 176,389 | 116,345 | 64·33 | 39·91 | 5 |
| 6 | American Equitable | 49,981 | 40,813 | 81·66 | ..... | 6 |
| 7 | American Insurance | 67,942 | 22,880 | 33·68 | 34·50 | 7 |
| 8 | American Lloyds | 18,606 | 6,595 | 35 45 | 17·13 | 8 |
| 9 | Boston | 111,226 | 79,680 | 71·64 | 55·27 | 9 |
| 10 | Caledonian-American | 8,813 | 996 | 11·30 | ..... | 10 |
| 11 | California | 87,537 | 18,952 | 21·65 | 30·07 | 11 |
| 12 | Citizens of Missouri | 25,069 | 9,581 | 38·22 | 13·67 | 12 |
| 13 | Columbia | 32,844 | 8,764 | 26·68 | ..... | 13 |
| 14 | Commercial Union of N.Y. | 8,160 | 1,761 | 21·58 | 7·60 | 14 |
| 15 | Connecticut | 197,513 | 80,760 | 40·89 | 40·32 | 15 |
| 16 | Continental | 493,563 | 281,352 | 57·00 | 43·21 | 16 |
| 17 | Equitable Fire and Marine | 55,839 | 22,304 | 39·94 | 44·10 | 17 |
| 18 | Fidelity-Phenix | 475,169 | 302,807 | 63·73 | 41·18 | 18 |
| 19 | Fire Association of Philadelphia | 74,920 | 30,760 | 41·06 | 37·67 | 19 |
| 20 | Fireman's Fund | 245,185 | 188,156 | 76·74 | 61·86 | 20 |
| 21 | Firemen's Insurance | 119,793 | 88,917 | 74·23 | 19·56 | 21 |
| 22 | General of Paris | 153,334 | 78,706 | 51·33 | 38·11 | 22 |
| 23 | Girard | 22,576 | 22,492 | 99·63 | 67·60 | 23 |
| 24 | Glens Falls | 225,690 | 122,118 | 55·59 | 39·42 | 24 |
| 25 | Globe and Rutgers | 977,193 | 543,207 | 50·37 | 45·22 | 25 |
| 26 | Great American | 547,765 | 419,031 | 76·50 | 57·69 | 26 |
| 27 | Hardware Dealers | 1,415 | 93 | 6·57 | ..... | 27 |
| 28 | Hartford Fire | 1,255,816 | 679,569 | 54·11 | 41·81 | 28 |
| 29 | Home Insurance | 1,608,362 | 1,027,532 | 63·89 | 42·19 | 29 |
| 30 | Insurance Co. of N.A. | 852,906 | 468,907 | 54·98 | 45·92 | 30 |
| 31 | Insurance Co. of State of Pa | 192,910 | 91,675 | 47·52 | 40·75 | 31 |
| 32 | Lumbermen's Underwriting Alliance | 197,659 | 187,507 | 94·86 | 23·31 | 32 |
| 33 | Manufacturing Lumbermen's | 170,590 | 58,675 | 34·40 | 124·69 | 33 |
| 34 | Manufacturing Woodworkers | 66,090 | 46,585 | 70·49 | ..... | 34 |
| 35 | Mechanics and Traders | 30,906 | 6,032 | 19·52 | 66·68 | 35 |
| 36 | Merchants Fire | 84,302 | 58,551 | 69·45 | 22·96 | 36 |
| 37 | Millere National | 40,370 | 24,676 | 61·12 | 65·18 | 37 |
| 38 | Minnesota Implement | 1,415 | 93 | 6·57 | ..... | 38 |
| 39 | National-Ben Franklin | 147,252 | 53,975 | 36·65 | 36·54 | 39 |
| 40 | National Fire of Hartford | 689,467 | 434,604 | 63·03 | 30·50 | 40 |
| 41 | National Liberty | 177 | 2,000 | ..... | ..... | 41 |
| 42 | National Union | 244,722 | 139,898 | 57·17 | 42·27 | 42 |
| 43 | La Nationale | 540,227 | 285,900 | 52·92 | 46·51 | 43 |
| 44 | Newark | 75,043 | 41,627 | 55·48 | 38·27 | 44 |
| 45 | New Hampshire | 81,292 | 51,693 | 63·59 | 48·51 | 45 |
| 46 | New Jersey | 69,323 | 18,864 | 27·21 | 6·52 | 46 |
| 47 | Niagara | 324,586 | 153,092 | 48·71 | 42·17 | 47 |
| 48 | Northwestern Mutual | 66,195 | 41,121 | 62·12 | 47 | 48 |
| 49 | Northwestern National | 274,540 | 105,170 | 38·31 | 31·87 | 49 |
| 50 | Phenix of Paris | 177,861 | 87,530 | 49·21 | 41·17 | 50 |
| 51 | Phœnix of Hartford | 434,362 | 160,545 | 36·96 | 40·81 | 51 |
| 52 | Providence Washington | 245,659 | 180,559 | 73·50 | 55·87 | 52 |
| 53 | Queen of America | 745,468 | 328,443 | 44·06 | 48·06 | 53 |
| 54 | Retail Hardware | 1,415 | 93 | 6·57 | ..... | 54 |
| 55 | St. Paul Fire and Marine | 414,759 | 162,899 | 39·28 | 46·68 | 55 |
| 56 | Springfield Fire and Marine | 410,291 | 259,642 | 63·28 | 50·12 | 56 |
| 57 | Sterling | −663 | None. | ..... | ..... | 57 |
| 58 | Stuyvesant | 90,969 | 45,412 | 49·92 | 40·74 | 58 |
| 59 | Tokio | 2,311 | 5,999 | 259·58 | ..... | 59 |
| 60 | L'Union of Paris | 289,942 | 171,901 | 59·29 | 31·25 | 60 |
| 61 | United States Fire | 104,268 | 60,956 | 58·46 | 2·64 | 61 |
| 62 | Vulcan | 75,319 | 38,592 | 51·24 | 27·82 | 62 |
| 63 | Westchester | 266,443 | 109,330 | 43·87 | 46·70 | 63 |
| | Totals | 15,148,698 | 8,457,300 | 55·83 | 43·58 | |

RECAPITULATION.

| | | | | |
|---|---|---|---|---|
| Canadian Companies | 6,917,786 | 3,274,484 | 47·33 | 45·80 |
| British Companies | 22,519,099 | 11,229,301 | 49·87 | 44·39 |
| Foreign Companies | 15,148,698 | 8,457,300 | 55·83 | 43·58 |
| Totals | 44,585,583 | 22,961,085 | 51·50 | 44·40 |

TABLE XXV.—Premiums Earned and Losses Incurred on One Year or Less and All Other Business, 1920.

CANADIAN COMPANIES—IN CANADA.

*(All reinsurance deducted.)*

| No. | Companies. | One year or less | | Rate of Losses Incurred per cent of Premiums Earned | All others | | Rate of Losses Incurred per cent of Premiums Earned | No. |
|---|---|---|---|---|---|---|---|---|
| | | Premiums Earned | Losses Incurred | | Premiums Earned. | Losses Incurred | | |
| | | $ | $ | % | $ | $ | % | |
| 1 | Acadia Fire | 139,272 | 64,015 | 45·96 | 85,967 | 39,908 | 46·42 | 1 |
| 2 | Antigonish Farmers | None. | None. | | 1,572 | 1,000 | 63·61 | 2 |
| 3 | Beaver Fire | 10,065 | 2,582 | 25·65 | 26,495 | 5,418 | 20·45 | 3 |
| 4 | British America | 378,772 | 162,985 | 43·03 | 342,493 | 159,888 | 46·68 | 4 |
| 5 | British Colonial | 141,013 | 118,831 | 44·17 | 62,378 | None. | | 5 |
| 6 | British Northwestern | 112,036 | 49,489 | 46·11 | 13,126 | 12,264 | 93·43 | 6 |
| 7 | Canada Accident & Fire | 71,978 | 48,524 | 67·42 | 16,367 | 7,094 | 43·34 | 7 |
| 8 | Canada National | 96,860 | 38,399 | 39·64 | 89,523 | 22,883 | 25·56 | 8 |
| 9 | Canada Security | 34,511 | 29,225 | 84·68 | 18,465 | 9,481 | 51·35 | 9 |
| 10 | Canadian Fire | 190,984 | 88,679 | 46·43 | 162,182 | 32,476 | 20·02 | 10 |
| 11 | Canadian Indemnity | 77,715 | 32,568 | 41·90 | 20,696 | 6,310 | 30·49 | 11 |
| 12 | Canadian Lumbermen's | 616 | None. | | None. | None. | | 12 |
| 13 | Canadian Surety | None. | None. | | None. | None. | | 13 |
| 14 | Cumberland Farmers | None. | None. | | 3,657 | 1,238 | 33·85 | 14 |
| 15 | Dominion Fire | 217,938 | 86,941 | 39·89 | 151,021 | 106,284 | 70·38 | 15 |
| 16 | Dom. of Canada Gtee & Acc't | 7,402 | 879 | 11·88 | 43,597 | 22,748 | 52·18 | 16 |
| 17 | Fire Insurance Co. of Canada | 120,800 | 72,390 | 59·93 | 28,686 | 18,541 | 64·83 | 17 |
| 18 | General Accident of Canada | 26,376 | 14,009 | 53·11 | 6,168 | 3,198 | 51·85 | 18 |
| 19 | Globe Indemnity | 117,901 | 57,779 | 49·01 | 44,797 | 9,924 | 22·15 | 19 |
| 20 | Grain Insurance | 119,897 | 29,002 | 24·19 | 251 | None. | | 20 |
| 21 | Guardian Ins. of Canada | 39,357 | 28,635 | 75·30 | 6,522 | 1,817 | 27·86 | 21 |
| 22 | Halifax Fire | 16,686 | 3,037 | 18·20 | 7,479 | 12,307 | 164·55 | 22 |
| 23 | Hudson Bay | 143,685 | 66,345 | 46·17 | 58,771 | 29,799 | 50·70 | 23 |
| 24 | Imperial Guarantee & Acc't | None. | None. | | None. | None. | | 24 |
| 25 | Imperial Underwriters | 89,049 | 52,419 | 58·87 | 41,989 | 20,084 | 47·83 | 25 |
| 26 | Kings Mutual | None. | None. | | 42,003 | 4,232 | 10·08 | 26 |
| 27 | Liverpool Manitoba | 170,615 | 73,461 | 43·06 | 94,803 | 25,195 | 26·58 | 27 |
| 28 | London & Lancashire G'tee & Acc't | None. | None. | | None. | None. | | 28 |
| 29 | London Mutual | 275,709 | 123,424 | 44·77 | 220,042 | 125,212 | 56·90 | 29 |
| 30 | Mercantile | 252,116 | 112,354 | 44·56 | 70,213 | 21,589 | 30·75 | 30 |
| 31 | Mount Royal | 378,819 | 177,930 | 46·97 | 197,449 | 92,206 | 46·70 | 31 |
| 32 | Mutual Fire | 11,463 | None. | | 6,749 | 8,630 | 127·87 | 32 |
| 33 | North American Acc't | None. | None. | | None. | None. | | 33 |
| 34 | North Empire | 113,039 | 84,920 | 75·12 | 29,482 | 19,052 | 64·62 | 34 |
| 35 | North West | 101,401 | 45,771 | 45·14 | 49,151 | 24,545 | 49·94 | 35 |
| 36 | Occidental | 158,945 | 71,396 | 44·92 | 65,688 | 32,116 | 48·89 | 36 |
| 37 | Pacific Coast | 110,138 | 48,482 | 44·02 | 48,042 | 12,332 | 25·67 | 37 |
| 38 | Pacific Marine | 5,144 | 1,267 | 24·63 | 906 | 1 | 0·11 | 38 |
| 39 | Pictou County Farmers | None. | None. | | 3,465 | 2,761 | 79·68 | 39 |
| 40 | Quebec | 246,403 | 149,979 | 60·87 | 85,867 | 185,152 | 215·63 | 40 |
| 41 | Reliance | 294 | None. | | 17 | None. | | 41 |
| 42 | Scottish Canadian | None. | None. | | None. | None. | | 42 |
| 43 | Western | 433,982 | 210,671 | 48·54 | 365,997 | 195,445 | 53·40 | 43 |
| | Totals | 4,410,975 | 2,146,388 | 48·66 | 2,512,076 | 1,271,130 | 50·60 | |

TABLE XXVI—Premiums Earned and Losses Incurred on One Year or less and All other Business, 1920.—*Continued.*

BRITISH COMPANIES—IN CANADA

*(Licensed reinsurance deducted.)*

| No. | Companies | One year or less | | Rate of Losses Incurred per cent of Premiums Earned | All other | | Rate of Losses Incurred per cent of Premiums Earned | No. |
|---|---|---|---|---|---|---|---|---|
| | | Premiums Earned | Losses Incurred | | Premiums Earned | Losses Incurred | | |
| | | $ | $ | % | $ | $ | % | |
| 1 | Alliance | 278,232 | 141,120 | 50·72 | 104,007 | 66,699 | 64·13 | 1 |
| 2 | Atlas | 489,818 | 184,392 | 37·65 | 174,872 | 89,345 | 51·09 | 2 |
| 3 | British Crown | 369,827 | 246,190 | 66·57 | 103,604 | 89,559 | 86·44 | 3 |
| 4 | British General | 53,791 | 31,510 | 58·58 | 4,193 | 2,285 | 54·50 | 4 |
| 5 | British Traders | 195,535 | 103,520 | 52·94 | 20,955 | 18,110 | 86·42 | 5 |
| 6 | Caledonian | 306,682 | 134,776 | 43·95 | 157,954 | 72,693 | 46·02 | 6 |
| 7 | Car & General | 111,917 | 47,010 | 42·00 | 10,938 | −1,204 | ..... | 7 |
| 8 | Century | 222,271 | 127,307 | 57·28 | 25,531 | 13,022 | 51·00 | 8 |
| 9 | China | 5,809 | 2,054 | 35·36 | 964 | None. | ..... | 9 |
| 10 | Commercial Union | 815,815 | 438,040 | 53·69 | 325,770 | 142,004 | 43·59 | 10 |
| 11 | Eagle, Star & Br. Dominions | 225,476 | 135,757 | 60·21 | 137,482 | 6,602 | 33·90 | 11 |
| 12 | Employers Liability | 561,307 | 285,592 | 50·93 | 169,812 | 106,708 | 62·84 | 12 |
| 13 | Essex & Suffolk | 18,813 | 6,957 | 36·98 | 8,692 | 348 | 4·00 | 13 |
| 14 | General Accident Fire | 405,608 | 243,637 | 60·07 | 91,604 | 42,964 | 46·90 | 14 |
| 15 | Guardian Assurance | 1,290,228 | 569,298 | 44·12 | 289,484 | 136,053 | 47·00 | 15 |
| 16 | Law Union & Rock | 225,141 | 97,748 | 43·42 | 87,132 | 36,562 | 41·96 | 16 |
| 17 | Liverpool & London & Globe | 1,075,873 | 518,197 | 48·17 | 446,859 | 221,319 | 49·53 | 17 |
| 18 | London Guarantee | 640,481 | 447,251 | 69·83 | 90,099 | 66,218 | 73·49 | 18 |
| 19 | London Lancashire | 764,668 | 346,360 | 45·30 | 254,835 | 187,684 | 73·65 | 19 |
| 20 | London Assurance | 388,119 | 184,760 | 47·60 | 129,650 | 57,226 | 44·14 | 20 |
| 21 | Marine | None. | None. | ..... | None. | None. | ..... | 21 |
| 22 | Merchants Marine | None. | None. | ..... | None. | None. | ..... | 22 |
| 23 | Motor Union | None. | None. | ..... | None. | None. | ..... | 23 |
| 24 | National Benefit | 33,621 | 39,380 | 117·13 | 3,070 | 47 | 1·53 | 24 |
| 25 | National Prov. Plate Glass | 13,837 | 62 | ·45 | 215 | None. | ..... | 25 |
| 26 | North British & Mercantile | 813,882 | 435,249 | 53·48 | 331,579 | 148,391 | 44·75 | 26 |
| 27 | Northern Assurance | 861,243 | 440,999 | 51·20 | 253,109 | 153,965 | 66·05 | 27 |
| 28 | Norwich Union Fire | 730,764 | 357,488 | 48·92 | 279,532 | 97,908 | 35·03 | 28 |
| 29 | Ocean, Accident & G'tee | 249,270 | 134,422 | 53·93 | 67,147 | 31,086 | 46·30 | 29 |
| 30 | Palatine | 334,888 | 184,967 | 55·23 | 92,878 | 64,953 | 69·93 | 30 |
| 31 | Phœnix of London | 877,001 | 315,822 | 36·01 | 453,499 | 86,274 | 19·07 | 31 |
| 32 | Provincial | 102,946 | 62,239 | 60·46 | 14,100 | 2,213 | 15·70 | 32 |
| 33 | Queensland | 204,122 | 114,719 | 56·20 | 21,130 | 6,335 | 29·98 | 33 |
| 34 | Railway Passengers | None. | None. | ..... | None. | None. | ..... | 34 |
| 35 | Royal Exchange | 536,360 | 256,782 | 47·87 | 174,920 | 90,868 | 51·95 | 35 |
| 36 | Royal Insurance | 1,312,532 | 611,796 | 46·61 | 580,828 | 285,455 | 49·15 | 36 |
| 37 | Royal Scottish | 86,653 | 77,738 | 89·71 | 5,830 | 2,729 | 46·81 | 37 |
| 38 | Scottish Metropolitan | 63,046 | 33,266 | 52·76 | 6,661 | 1,121 | 16·83 | 38 |
| 39 | Scottish Union | 322,192 | 148,386 | 46·06 | 119,703 | 46,800 | 39·10 | 39 |
| 40 | Sun Insurance | 575,745 | 253,031 | 43·95 | 210,504 | 100,667 | 47·82 | 40 |
| 41 | Traders & General | 17,085 | 6,925 | 40·53 | 548 | 864 | 157·66 | 41 |
| 42 | Union Assurance Society | 547,901 | 234,736 | 42·84 | 168,570 | 80,219 | 47·59 | 42 |
| 43 | Union of Canton | 448,488 | 267,489 | 59·64 | 36,397 | 9,783 | 26·88 | 43 |
| 44 | Union Marine | None. | None. | ..... | None. | None. | ..... | 44 |
| 45 | Yangtsze | 9,887 | 444 | 4·50 | 249 | None. | ..... | 45 |
| 46 | Yorkshire | 358,398 | 245,943 | 68·62 | 138,928 | 109,213 | 78·61 | 46 |
| | Totals | 16,945,272 | 8,513,659 | 51·75 | 5,572,844 | 2,713,088 | 48·68 | |

TABLE XXVII—Premiums Earned and Losses Incurred on One Year or less, and All other business, 1920—*Concluded.*

FOREIGN COMPANIES—IN CANADA

*(Licensed reinsurance deducted)*

| No. | Companies | One year or less. | | Rate of Losses Incurred per cent of Premiums Earned | All other | | Rate of Losses Incurred per cent of Premiums Earned | No. |
|---|---|---|---|---|---|---|---|---|
| | | Premiums Earned | Losses Incurred | | Premiums Earned | Losses Incurred | | |
| | | $ | $ | % | $ | $ | % | |
| 1 | Ætna | 410,659 | 222,713 | 54·23 | 89,507 | 32,446 | 26·25 | 1 |
| 2 | Agricultural | 19,170 | 3,915 | 20·42 | 4,887 | 666 | 13·63 | 2 |
| 3 | Alliance Insurance | 124,256 | 103,863 | 83·59 | 42,993 | 12,491 | 29·05 | 3 |
| 4 | American Alliance | 5,942 | 1,873 | 31·52 | 259 | None | | 4 |
| 5 | American Central | 129,590 | 104,489 | 80·63 | 7,899 | 9,856 | 124·78 | 5 |
| 6 | American Equitable | 47,125 | 40,490 | 85·84 | 2,855 | 363 | 12·71 | 6 |
| 7 | American Insurance | 56,480 | 22,328 | 39·53 | 13,117 | 552 | 4·21 | 7 |
| 8 | American Lloyds | 17,672 | 6,595 | 37·32 | 678 | None | | 8 |
| 9 | Boston | 77,311 | 76,017 | 98·33 | 33 705 | 3,663 | 10·87 | 9 |
| 10 | Caledonian-American | 10,998 | 484 | 4·40 | 684 | 512 | 74·85 | 10 |
| 11 | California | 77,937 | 13,443 | 17·25 | 11,208 | 5,509 | 49·15 | 11 |
| 12 | Citizens of Missouri | 25,378 | 9,581 | 37·75 | —2,276 | None | | 12 |
| 13 | Columbia | 38,637 | 8,684 | 22·48 | 1,712 | 80 | 4·67 | 13 |
| 14 | Commercial Union of New York | 4,943 | 1,223 | 24·74 | 3,230 | 538 | 16·66 | 14 |
| 15 | Connecticut | 151,137 | 59,597 | 39·43 | 46,376 | 20,508 | 44·22 | 15 |
| 16 | Continental | 403,499 | 249,652 | 61·87 | 89,903 | 31,700 | 35·26 | 16 |
| 17 | EquitableFire and Marine | 47,924 | 17,321 | 36.14 | 7,838 | 4,983 | 63.57 | 17 |
| 18 | Fidelity-Phenix | 396,454 | 273,654 | 69·03 | 78,573 | 29,153 | 37·10 | 18 |
| 19 | Fire Association of Philadelphia | 64,165 | 25,538 | 39·80 | 10,144 | 4,839 | 47·70 | 19 |
| 20 | Fireman's Fund | 198,296 | 165,760 | 84·10 | 46,896 | 21,395 | 45·63 | 20 |
| 21 | Firemen's Insurance | 79,342 | 62,841 | 79·20 | 40,437 | 26,076 | 64·49 | 21 |
| 22 | General of Paris | 128,275 | 58,502 | 45·61 | 31,060 | 20,204 | 65·05 | 22 |
| 23 | Girard | 19,750 | 21,634 | 109·54 | 2,810 | 858 | 30·53 | 23 |
| 24 | Glens Falls | 186,627 | 110,609 | 59·27 | 39 063 | 11,509 | 29·46 | 24 |
| 25 | Globe and Rutgers | 840,931 | 405,239 | 48·19 | 136,639 | 91,843 | 67·22 | 25 |
| 26 | Great American | 478,325 | 376,819 | 78·78 | 68,348 | 42,213 | 61·76 | 26 |
| 27 | Hardware Dealers | 1,308 | 93 | 6·65 | 17 | None | | 27 |
| 28 | Hartford Fire | 982,737 | 585,933 | 61·07 | 273,080 | 93,630 | 34·29 | 28 |
| 29 | Home Insurance | 1,267,094 | 759,004 | 59·62 | 333,774 | 268,528 | 80·45 | 29 |
| 30 | Insurance Co. of North America | 647,049 | 355,899 | 55·00 | 123,143 | 95,875 | 77·86 | 30 |
| 31 | Insurance Co. of State of Pa | 167,156 | 85,190 | 50·97 | 26,261 | 6,986 | 26·60 | 31 |
| 32 | Lumbermen's Underwriting All | 197,660 | 187,507 | 94·86 | None | None | | 32 |
| 33 | Manufacturing Lumbermens | 176,652 | 58,675 | 33·22 | None | None | | 33 |
| 34 | Manufacturing Woodworkers | 27,008 | 46,585 | 172·49 | None | None | | 34 |
| 35 | Mechanics and Trnders | 26,414 | 5,953 | 22·69 | 1,617 | 39 | 2·41 | 35 |
| 36 | Merchants Fire | 89,281 | 58,045 | 72·30 | 4,020 | 506 | 1·26 | 36 |
| 37 | Miliers National | 35,948 | 24,213 | 67·36 | 4,423 | 463 | 1·05 | 37 |
| 38 | Minnesota Implement | 1,398 | 93 | 6·65 | 17 | None | | 38 |
| 39 | National-Ben Franklin | 103,681 | 36,133 | 34·85 | 43,571 | 17,842 | 40·95 | 39 |
| 40 | National Fire of Hartford | 539,408 | 364,032 | 61·76 | 100,074 | 70,572 | 70·52 | 40 |
| 41 | National Liberty | 171 | 2,000 | 1,169·59 | 6 | None | | 41 |
| 42 | National Union | 215,147 | 113,348 | 52·68 | 31,554 | 26,850 | 84·14 | 42 |
| 43 | La Nationale | 430,430 | 231,054 | 53·68 | 109 797 | 54,846 | 49·95 | 43 |
| 44 | Newark | 62,540 | 34,839 | 55·71 | 12,504 | 6,906 | 55·23 | 44 |
| 45 | New Hampshire | 64,512 | 46,052 | 71·39 | 15,495 | 5,641 | 36·41 | 45 |
| 46 | New Jersey | 91,965 | 9,911 | 10·78 | 22,159 | 8,953 | 40·40 | 46 |
| 47 | Niagara | 285,383 | 150,335 | 50·89 | 29,203 | 12,189 | 41·74 | 47 |
| 48 | Northwestern Mutual | 60,599 | 41,121 | 67·86 | 1,325 | None | | 48 |
| 49 | Northwestern National | 202,029 | 71,071 | 35·18 | 72,506 | 34,099 | 47·03 | 49 |
| 50 | Phenix of Paris | 146,193 | 72,938 | 49·89 | 31,668 | 14,592 | 46·08 | 50 |
| 51 | Phœnix of Hartford | 307,708 | 125,243 | 40·70 | 127,653 | 35,302 | 27·65 | 51 |
| 52 | Providence Washington | 215,907 | 163,823 | 75·88 | 29,761 | 16,202 | 54·44 | 52 |
| 53 | Queen of America | 542,423 | 234,061 | 43·15 | 203,445 | 94,381 | 46·39 | 53 |
| 54 | Retail Hardware | 1,398 | 93 | 6·65 | 17 | None | | 54 |
| 55 | St. Paul Fire and Marine | 353,074 | 133,293 | 37·75 | 61,910 | 29,606 | 47·82 | 55 |
| 56 | Springfield Fire and Marine | 338,633 | 228,963 | 67·61 | 71,657 | 30,679 | 42·81 | 56 |
| 57 | Sterling | 295 | None | | 18 | None | | 57 |
| 58 | Stuyvesant | 86,574 | 40,262 | 46·51 | 4,395 | 5,150 | 117·24 | 58 |
| 59 | Tokio | 5,957 | 5,999 | 100·71 | 418 | None | | 59 |
| 60 | L'Union of Paris | 227,036 | 140,376 | 61·83 | 65,911 | 31,525 | 47·83 | 60 |
| 61 | United States Fire | 105,295 | 58,902 | 55·94 | 5,744 | 2,054 | 35·76 | 61 |
| 62 | Vulcan | 73,645 | 37,620 | 51.08 | 4,879 | 973 | 19·94 | 62 |
| 63 | Westchester | 232,615 | 93,724 | 40·29 | 33,828 | 15,606 | 46·13 | 63 |
| | Totals | 12,404,236 | 7,046,255 | 56·81 | 2,654,389 | 1,351,381 | 50·91 | |
| | Grand Totals | 33,760,483 | 17,706,302 | 52·45 | 10,739,309 | 5,335,599 | 49·68 | |

TABLE XXVIII—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and All other business in Canada for the Year, 1920.

CANADIAN COMPANIES—IN CANADA

| No. | — | One year or less | | Rate of premiums charged per cent of risks taken | All others | | Rate of premiums charged per cen. of risks taken | No |
|---|---|---|---|---|---|---|---|---|
| | | Amount Written | Premiums Charged | | Amount Written | Premiums Charged | | |
| | | $ | $ cts. | % | $ | $ cts. | % | |
| 1 | Acadia Fire | 28,396,046 | 370,674 28 | 1·31 | 11,067,804 | 162,559 44 | 1·47 | 1 |
| 2 | Antigonish Farmers | None | None | ..... | 397,850 | 3,326 13 | ·84 | 2 |
| 3 | Beaver Fire | 5,672,477 | 66,574 49 | 1·17 | 3,445,551 | 57,109 00 | 1·66 | 3 |
| 4 | British America | 100,653,373 | 942,802 79 | ·94 | 40,463,683 | 486,177 73 | 1·20 | 4 |
| 5 | British Colonial | 28,623,904 | 403,475 22 | 1·41 | 8,708,719 | 118,415 43 | 1·36 | 5 |
| 6 | British Northwestern | 28,530,878 | 247,777 65 | ·87 | 5,707,590 | 68,101 19 | 1·19 | 6 |
| 7 | Canada Accident and Fire | 26,881,092 | 276,432 85 | 1·03 | 4,196,702 | 62,141 78 | 1·48 | 7 |
| 8 | Canada National | 16,078,905 | 247,682 83 | 1·54 | 10,285,339 | 140,459 11 | 1·37 | 8 |
| 9 | Canada Security | 22,337,446 | 174,712 44 | ·78 | 3,960,528 | 38,765 90 | 1·48 | 9 |
| 10 | Canadian Fire | 36,805,812 | 515,819 58 | 1·40 | 17,668,224 | 249,798 34 | 1·38 | 10 |
| 11 | Canadian Indemnity | 9,704,823 | 139,199 36 | 1·43 | 4,040,447 | 59,517 10 | 1·47 | 11 |
| 12 | Canadian Lumbermen's | 1,818,354 | 43,043 48 | 2·37 | None | None | ..... | 12 |
| 13 | Canadian Surety | None | None | ..... | None | None | ..... | 13 |
| 14 | Cumberland Farmers | None | None | ..... | 190,650 | 3,813 00 | 2·00 | 14 |
| 15 | Dominion Fire | 30,449,296 | 460,352 80 | 1·51 | 34,409,932 | 351,591 50 | 1·02 | 15 |
| 16 | Dominion of Canada Guarantee and Accident | 2,351,645 | 23,730 00 | 1·09 | 10,200,818 | 111,755 94 | 1·10 | 16 |
| 17 | Fire Insurance Co. of Canada | 42,019,397 | 379,890 88 | ·94 | 7,887,181 | 90,385 05 | 1·15 | 17 |
| 18 | General Accident of Canada | 11,554,326 | 107,096 79 | ·93 | 2,590,829 | 29,838 44 | 1·15 | 18 |
| 19 | Globe Indemnity | 36,684,390 | 381,047 03 | 1·04 | 8,652,716 | 85,130 69 | ·98 | 19 |
| 20 | Grain Insurance | 65,208,097 | 211,000 90 | ·32 | 71,200 | 1,105 28 | 1·55 | 20 |
| 21 | Guardian Insurance Co. of Canada | 18,928,587 | 215,271 26 | 1·14 | 2,447,634 | 34,911 25 | 1·43 | 21 |
| 22 | Halifax Fire | 1,787,480 | 33,504 46 | 1·87 | 1,284,985 | 18,169 79 | 1·41 | 22 |
| 23 | Hudson Bay | 22,842,406 | 262,533 17 | 1·28 | 9,712,143 | 138,232 74 | 1·42 | 23 |
| 24 | Imperial Guarantee and Accident | None | None | ..... | None | None | ..... | 24 |
| 25 | Imperial Underwriters | 32,552,391 | 263,273 94 | ·81 | 6,274,312 | 78,614 23 | 1·25 | 25 |
| 26 | Kings' Mutual | None | None | ..... | 1,793,825 | 46,659 50 | 2·60 | 26 |
| 27 | Liverpool-Manitoba | 37,001,337 | 411,574 39 | 1·11 | 12,906,896 | 161,978 90 | 1·25 | 27 |
| 28 | London and Lanc. G'tee and Acc't | None | None | ..... | None | None | ..... | 28 |
| 29 | London Mutual | 66,236,438 | 626,703 23 | ·95 | 40,225,154 | 404,977 34 | 1·02 | 29 |
| 30 | Mercantile | 33,933,835 | 308,989 56 | ·91 | 8,451,790 | 102,124 21 | 1·21 | 30 |
| 31 | Mount Royal | 74,167,412 | 876,335 63 | 1·18 | 33,146,836 | 389,588 08 | 1·18 | 31 |
| 32 | Mutual Fire | None | None | ..... | 959,061 | 21,547 37 | 2·25 | 32 |
| 33 | North American Accident | None | None | ..... | None | None | ..... | 33 |
| 4 | North Empire | 31,496,644 | 384,811 67 | 1·22 | 5,020,058 | 83,557,93 | 1·66 | 34 |
| 35 | North West | 18,861,668 | 214,686 35 | 1·14 | 6,371,558 | 85,599 54 | 1·36 | 35 |
| 36 | Occidental | 32,449,159 | 385,090 64 | 1·22 | 8,022,283 | 128,704 37 | 1·60 | 36 |
| 37 | Pacific Coast | 22,913,547 | 240,760 78 | 1·05 | 6,247,895 | 83,380 55 | 1·33 | 37 |
| 38 | Pacific Marine | 1,035,207 | 16,551 87 | 1·60 | 294,480 | 4,866 28 | 1·65 | 38 |
| 39 | Pictou County Farmers | None | None | ..... | 569,400 | 4,364 58 | ·77 | 39 |
| 40 | Quebec | 103,862,680 | 333,527 03 | 3·22 | 9,310,323 | 109,894 42 | 1·18 | 40 |
| 41 | Reliance | 150,606 | 589 10 | 3·91 | 15,000 | 100 00 | ·67 | 41 |
| 42 | Scottish Canadian | None | None | ..... | None | None | ..... | 42 |
| 43 | Western | 115,447,405 | 1,232,844 02 | 1·07 | 66,956 764 | 764,084 88 | 1·14 | 43 |
| | Totals | 1,106,957,066 | 10,838,360 48 | ·98 | 394,026,200 | 4,801,352 01 | 1·22 | |

TABLE XXIX—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1920.

BRITISH COMPANIES—IN CANADA.

| No. | Companies | One year or less | | Rate of Premiums charged per cent of risks taken | All other | | Rate of Premiums charged per cent of risks taken | No. |
|---|---|---|---|---|---|---|---|---|
| | | Amount Written | Premiums Charged | | Amount Written | Premiums Charged | | |
| | | $ | $ | % | $ | $ | % | |
| 1 | Alliance | 35,731,722 | 334,182 60 | ·94 | 14,386,711 | 151,896 48 | 1·06 | 1 |
| 2 | Atlas | 51,755,211 | 645,832 62 | 1·25 | 22,705,297 | 258,705 30 | 1·14 | 2 |
| 3 | British Crown | 52,800,152 | 625,835 58 | 1·19 | 11,671,549 | 149,082 42 | 1·28 | 3 |
| 4 | British General | 18,857,485 | 150,565 28 | ·80 | 2,574,601 | 29,082·27 | 1·13 | 4 |
| 5 | British Traders | 25,504,049 | 301,202 94 | 1·18 | 2,988,500 | 48,167 61 | 1·61 | 5 |
| 6 | Caledonian | 45,422,052 | 476,023 55 | 1·05 | 22,387,578 | 244,806 30 | 1·09 | 6 |
| 7 | Car & General | 63,899,082 | 217,139 75 | ·34 | 3,451,216 | 37,787 19 | 1·09 | 7 |
| 8 | Century | 30,903,742 | 366,231 45 | 1·19 | 5,588,713 | 57,505 14 | 1·03 | 8 |
| 9 | China | 866,847 | 15,159 72 | 1·75 | 172,650 | 2,632 75 | 1·52 | 9 |
| 10 | Commercial Union | 113,847,818 | 1,054,156 20 | ·93 | 37,844,108 | 461,682 08 | 1·22 | 10 |
| 11 | Eagle, Star & Br. Dom | 80,402,981 | 537,037 92 | ·67 | 8,942,595 | 106,949 52 | 1·20 | 11 |
| 12 | Employers Liability | 81,736,801 | 759,405 56 | ·97 | 22,019,645 | 238,238 45 | 1·08 | 12 |
| 13 | Essex & Suffolk | 7,955,073 | 91,090 36 | 1·15 | 2,153,796 | 24,358 63 | 1·13 | 13 |
| 14 | General Acct. Fire | 52,798,052 | 541,983 56 | 1·03 | 9,482,222 | 120,982 06 | 1·28 | 14 |
| 15 | Guardian Assurance | 147,310,276 | 1,670,563 55 | 1·13 | 35,707,222 | 420,544 27 | 1·18 | 15 |
| 16 | Law, Union & Rock | 34,831,336 | 303,982 00 | ·87 | 9,749,805 | 122,418 74 | 1·26 | 16 |
| 17 | Liverpool & London & Globe | 139,434,863 | 31,421,949 60 | 1·03 | 50,134,037 | 604,200 11 | 1·21 | 17 |
| 18 | London Guarantee | 73,453,515 | 903,189 32 | 1·23 | 11,452,159 | 133,549 05 | 1·17 | 18 |
| 19 | London Lancashire | 104,450,632 | 1,019,469 90 | ·98 | 31,429,865 | 372,871 63 | 1·19 | 19 |
| 20 | London Assurance | 53,146,043 | 24,096 91 | ·99 | 17,963,723 | 198,466 45 | 1·10 | 20 |
| 21 | Marine | None. | None. | | None. | None. | | 21 |
| 22 | Merchants Marine | None. | None. | | None. | None. | | 22 |
| 23 | Motor Union | None. | None. | | None. | None. | | 23 |
| 24 | National Benefit | 7,095,011 | 85,608 82 | 1·20 | 524,418 | 5,893 17 | 1·12 | 24 |
| 25 | National Prov. Plate Glass | 4,388,110 | 30,308 53 | ·69 | 170,123 | 2,822 22 | 1·66 | 25 |
| 26 | North Br. & Mercantile | 104,471,472 | 1,088,537 95 | 1·04 | 37,323,708 | 443,566 27 | 1·19 | 26 |
| 27 | Northern Assurance | 94,570,202 | 1,088,852 52 | 1·15 | 28,595,888 | 330,147 39 | 1·15 | 27 |
| 28 | Norwich Union Fire | 84,036,780 | 961,197 63 | 1·14 | 32,655,093 | 380,145 48 | 1·16 | 28 |
| 29 | Ocean Acc't. & Guarantee | 34,168,475 | 354,281 88 | 1·04 | 9,909,392 | 127,686 84 | 1·29 | 29 |
| 30 | Palatine | 45,795,737 | 456,300 51 | 1·00 | 10,473,114 | 142,430 74 | 1·36 | 30 |
| 31 | Phœnix of London | 107,226,007 | 1,345,763 30 | 1·26 | 36,390,559 | 426,154 71 | 1·17 | 31 |
| 32 | Provincial | 15,328,994 | 147,931 63 | ·97 | 3,258,541 | 31,429 58 | ·96 | 32 |
| 33 | Queensland | 28,350,645 | 292,951 07 | 1·03 | 3,882,922 | 49,616 84 | 1·28 | 33 |
| 34 | Railway Passengers | None | None. | | None. | None | | 34 |
| 35 | Royal Exchange | 83,001,415 | 687,911 35 | ·83 | 25,059,352 | 284,810 98 | 1·14 | 35 |
| 36 | Royal Insurance | 157,487,908 | 1,727,116 32 | 1·10 | 79,348,509 | 902,037 87 | 1·14 | 36 |
| 37 | Royal Scottish | 19,227,877 | 187,531 51 | ·98 | 3,304,861 | 37,204 88 | 1·10 | 37 |
| 38 | Scottish Metropolitan | 10,866,870 | 122,589 34 | 1·13 | 2,827,868 | 32,401 79 | 1·15 | 38 |
| 39 | Scottish Union | 42,063,381 | 392,102 04 | ·93 | 15,764,107 | 172,363 79 | 1·09 | 39 |
| 40 | Sun Insurance | 76,345,082 | 736,475 30 | ·99 | 23,875,823 | 309,594 84 | 1·30 | 40 |
| 41 | Traders & General | 6,280,156 | 75,393 62 | 1·20 | 652,900 | 8,197 34 | 1·26 | 41 |
| 42 | Union Assurance Society | 72,977,128 | 758,636 16 | 1·04 | 23,339,569 | 261,024 19 | 1·12 | 42 |
| 43 | Union of Canton | 60,809,204 | 645,089 47 | 1·06 | 6,179,415 | 74,233 51 | 1·20 | 43 |
| 44 | Union Marine | None. | None. | | None. | None. | | 44 |
| 44 | Yangtze | 1,202,402 | 20,526 71 | 1·70 | 102,200 | 1,484 97 | 1·45 | 45 |
| 46 | Yorkshire | 35,718,664 | 460,709 67 | 1·29 | 17,739,954 | 215,422 90 | 1·21 | 46 |
| | Totals | 2,306,489,394 | 23,675,444 10 | 1·03 | 684,264,308 | 8,022,596 85 | 1·17 | |

TABLE XXX.—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1920.

FOREIGN COMPANIES—IN CANADA

| | One year or less | | Rate of premiums charged per cent of risks taken | All other | | Rate of premium charged per cent of risks taken |
|---|---|---|---|---|---|---|
| | Amount Written | Premiums Charged | | Amount Written | Premiums Charged | |
| | $ | $ cts. | % | $ cts. | $ cts. | % |
| Ætna | 61,688,895 | 608,486 46 | ·98 | 9,609,862 | 117,356 52 | 1·22 |
| Agricultural | 1,866,480 | 33,021 11 | 1·77 | 403,326 | 6,619 34 | 1·64 |
| Alliance Insurance | 32,000,878 | 258,862 11 | ·81 | 3,039,863 | 36,349 79 | 1·20 |
| American Alliance | 1,480,787 | 27,923 22 | 1·89 | 230,000 | 3,963 27 | 1·72 |
| *American Central | 28,051,627 | 271,034 48 | ·97 | 4,059,652 | 44,060 92 | 1·09 |
| American Equitable | 10,035,082 | 86,620 31 | ·86 | 1,210,494 | 15,402 64 | 1·27 |
| American Insurance | 6,564,744 | 82,389 20 | 1·26 | 1,007,097 | 12,493 16 | 1·24 |
| American Lloyds | 4,902,718 | 18,705 22 | ·38 | 95,000 | 1,035 45 | 1·09 |
| Boston | 13,348,701 | 117,401 55 | ·88 | 966,108 | 13,900 14 | 1·44 |
| Caledonian-American | 4,598,646 | 44,472 26 | ·97 | 1,888,360 | 25,534 62 | 1·35 |
| California | 16,333,083 | 128,190 11 | ·78 | 1,670,989 | 24,194 75 | 1·45 |
| Citizens of Missouri | 2,829,404 | 46,801 36 | 1·65 | 432,025 | 6,971 56 | 1·61 |
| Columbia | 9,374,286 | 99,306 49 | 1·06 | 829,763 | 10,441 08 | 1·26 |
| Commercial Union of New York | 768,076 | 12,839 80 | 1·67 | 291,715 | 4,559 77 | 1·56 |
| Connecticut | 25,007,436 | 267,990 51 | 1·07 | 5,254 155 | 72,308 30 | 1·38 |
| Continental | 73,788,391 | 699,879 46 | ·95 | 14,517,079 | 171,483 13 | 1·18 |
| Equitable Fire and Marine | 21,202,098 | 208,872 02 | ·98 | 5,512,455 | 61,064 87 | 1·11 |
| Fidelity-Phenix | 65,073,303 | 650,614 95 | 1·00 | 10,258,073 | 129,877 71 | 1·27 |
| Fire Association of Phila | 7,653,381 | 94,659 30 | 1·24 | 694,917 | 10,438 35 | 1·50 |
| Fireman's Fund | 25,322,111 | 258,501 73 | 1·02 | 4,018,347 | 54,491 91 | 1·36 |
| Firemen's Insurance | 9,857,409 | 105,814 14 | 1·07 | 4,613,116 | 59,298 91 | 1·29 |
| General of Paris | 27,066,073 | 222,402 83 | ·82 | 3,827,901 | 46,548 53 | 1·22 |
| Girard | 4,036,750 | 39,803 24 | ·99 | 661,655 | 8,857 14 | 1·34 |
| Glens Falls | 35,713,301 | 309,364 91 | ·87 | 5,925,662 | 63,241 54 | 1·07 |
| Globe and Rutgers | 139,627,064 | 1,280,796 11 | ·92 | 18,522,920 | 249,251 73 | 1·35 |
| Great American | 75,534,592 | 732,135 45 | ·97 | 10,175,426 | 166,760 18 | 1·65 |
| Hardware Dealers | 85,267 | 3,056 30 | 3·58 | 6,534 | 98 53 | 1·51 |
| Hartford Fire | 141,301,077 | 1,354,051 15 | ·96 | 40,390,537 | 387,576 55 | ·96 |
| Home Insurance | 147,820,402 | 1,819,990 00 | 1·23 | 39,072,109 | 526,765 69 | 1·35 |
| Insurance Co. of N. A | 158,057,220 | 1,168,346 73 | ·74 | 18,494,185 | 206,371 17 | 1·12 |
| Insurance Co. of State of Pa | 25,421,219 | 217,540 66 | ·86 | 2,676,427 | 35,473 49 | 1·33 |
| Lumbermen's Underwriting Alliance | 18,287,523 | 206,645 04 | 1·68 | None | None | |
| Manufacturing Lumbermen's | 13,421,474 | 271,869 76 | 2·02 | None | None | |
| Manufacturing Woodworkers | 5,468,225 | 94,006 41 | 1·72 | None | None | |
| Mechanics and Traders | 1,727,948 | 55,872 22 | 3·23 | 106,680 | 1,546 84 | 1·45 |
| Merchants Fire | 13,072 333 | 119,572 33 | ·91 | 729,117 | 9,384 93 | 1·29 |
| Millers National | 3,244,435 | 43,614 34 | 1·34 | 493,990 | 6,821 14 | 1·38 |
| Minnesota Implement | 85,267 | 3,056 30 | 3·58 | 6,534 | 98 53 | 1·51 |
| National-Ben Franklin | 10,860,272 | 137,569 77 | 1·27 | 5,996,907 | 64,574 09 | 1·08 |
| National Fire of Hartford | 58,956,929 | 809,945 95 | 1·37 | 19,334,028 | 245,674 63 | 1·27 |
| National Liberty | 141,700 | 1,755 32 | 1·24 | 27,900 | 221 15 | ·79 |
| National Union | 29,457,918 | 315,423 62 | 1·07 | 5,039,965 | 58,241 00 | 1·16 |
| La Nationale | 51,526,836 | 534,004 34 | 1·04 | 15,095,907 | 182,580 09 | 1·21 |
| Newark | 14,667,794 | 167,643 24 | 1·14 | 3,341,724 | 48,732 61 | 1·46 |
| New Hampshire | 11,704,655 | 93,301 59 | ·80 | 647,588 | 5,594 13 | ·86 |
| New Jersey | 9,065,084 | 105,262 23 | 1·16 | 1,751,912 | 25,916 63 | 1·48 |
| Niagara | 54,345,722 | 525,287 46 | ·97 | 5,321,474 | 70,159 70 | 1·32 |
| Northwestern Mutual | 6,956,401 | 137,705 73 | 1·98 | 107,100 | 2,556 25 | 2·39 |
| Northwestern National | 19,592,436 | 240,363 15 | 1·23 | 9,238,314 | 108,373 35 | 1·17 |
| Phenix of Paris | 28,641,213 | 266,314 44 | ·93 | 4,819,576 | 59,822 66 | 1·24 |
| Phœnix of Hartford | 61,892,950 | 623,577 73 | 1·01 | 17,569,902 | 202,334 81 | 1·15 |
| Providence Washington | 36,636,197 | 313,751 89 | ·86 | 2,888,165 | 37,574 60 | 1·31 |
| Queen of America | 60,454,186 | 730,287 38 | 1·21 | 24,281,070 | 277,063 35 | 1·14 |
| Retail Hardware | 85,267 | 3,056 30 | 3·58 | 6,534 | 98 53 | 1·51 |
| St. Paul Fire and Marine | 61,410,116 | 520,587 91 | ·85 | 7,065,576 | 95,067 32 | 1·35 |
| Springfield Fire and Marine | 66,620,434 | 596,551 43 | ·90 | 9,354,902 | 104,265 71 | 1·11 |
| Sterling | 338,825 | 3,528 73 | 1·04 | 46,585 | 681 09 | 1·46 |
| Stuyvesant | 11,599,607 | 140,093 53 | 1·18 | 1,140,660 | 14,849 57 | 1·30 |
| Tokio | 2,748,743 | 19,436 90 | ·71 | 134,724 | 2,087 55 | 1·55 |
| L'Union of Paris | 31,188,878 | 322,061 55 | 1·03 | 8,953,542 | 93,294 01 | 1·04 |
| United States Fire | 23,558,581 | 196,748 85 | ·84 | 2,183,761 | 26,951 33 | 1·23 |
| Vulcan | 14,304,596 | 130,762 01 | ·91 | 844,473 | 14,951 62 | 1·77 |
| Westchester | 38,549,811 | 398,801 86 | 1·03 | 4,507,542 | 60,440 76 | 1·34 |
| Totals | 1,937,112,657 | 19,497,882 48 | 1·01 | 361,391,936 | 4,333,088 72 | 1·20 |
| Grand Totals | 5,350,559,117 | 54,011,687 06 | 1·01 | 1,439,682,444 | 17,157,037 58 | 1·19 |

TABLE XXXI.—FIRE INSURANCE IN CANADA, 1920.

*(Including Business of Provincial Licensees.)*

| Business transacted by | Net insurance written | Net in force Dec. 31 1920 | Net premiums received | Net losses paid |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| 1. Dominion licenses | 6,790,670,610 | 5,969,872,278 | 50,527,243 | 21,935,460 |
| 2. Provincial licensees— | | | | |
| (*a*) Provincial companies within provinces by which they are incorporated | 429,158,041 | 960,074,188 | 4,839,217 | 2,181,804 |
| (*b*) Provincial companies within provinces other than those by which they are incorporated | 42,329,353 | 94,030,823 | 377,578 | 160,793 |
| Totals for Provincial Companies | 471,487,394 | 1,054,105,011 | 5,216,795 | 2,342,597 |
| Grand Totals | 7,262,158,004 | 7,023,977,289 | 55,744,038 | 24,278,057 |

## TABLE XXXII.

Analysis and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

| Province in which Property is Situated | Amount of Insurance |
|---|---|
| | $ |
| Nova Scotia | 10,128,784 |
| New Brunswick | 23,002,042 |
| Quebec | 161,898,703 |
| Ontario | 246,352,984 |
| Manitoba | 12,846,364 |
| Saskatchewan | 3,926,794 |
| Alberta | 4,115,802 |
| British Columbia | 21,383,257 |
| Prince Edward Island | 65,911 |
| Yukon | 37,800 |
| | $483,758,441 |

| Nature of Property Insured | Amount of Insurance |
|---|---|
| | |
| Lumber and lumber mills | 22,629,557 |
| Other industrial plants and mercantile establishments | 360,736,825 |
| Stocks and merchandise | 92,324,998 |
| Railway property and equipment | 4,294,826 |
| Miscellaneous | 3,772,235 |
| | $483,758,441 |

| Nature of insurers | Amount of Insurance |
|---|---|
| | $ |
| Lloyd's Associations | 39,640,073 |
| Reciprocal Underwriters | 43,470,332 |
| Mutual Companies | 336,170,971 |
| Stock Companies | 61,477,065 |
| | $483,758,441 |

# ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT BUSINESS OF ONE OR MORE CLASSES OF CASUALTY INSURANCE, IN CANADA FOR YEAR 1920, IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

TABLE XXXIII.—Showing the Total Assets and their nature, of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

| No. | Companies | Real Estate | Loans on Real Estate | Bonds and Debentures | Stocks |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Boiler Inspection | None. | 5,000 00 | 355,141 40 | 42,536 40 |
| 2 | Casualty Co., of Canada | None. | None. | 43 350 43 | None. |
| 3 | Chartered Trust and Executor | 1,194 07 | 249,712 44 | 144,828 89 | 17,763 00 |
| 4 | Dominion Gresham | None. | None. | 160,733 51 | None. |
| 5 | General Animals | None. | None. | 64.070 00 | 5,925 00 |
| 6 | Guarantee Co. of N. America | 340,850 00 | None. | 1,234,375 07 | 679,933 00 |
| 7 | Merchants Casualty Co | None. | 28,380 00 | 250,921 20 | None. |
| 8 | Merchants' and Employers' | 37,139 16 | None. | 85,380 00 | None. |
| 9 | Protective Association | None. | None. | 55,072 59 | None. |
| | Totals | 379,183,23 | 283,092 44 | 2,393,873 09 | 746,157 40 |

(a) Including $11,652.35, loans on collaterals. (b) Including $162,160 97, secured by agreement of sale of Electrical Department's real estate and equipment.

business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1920.

| Cash on hand, in Banks or deposited with Government | Interest and Rents Due and Accrued | Agents' Balances and Premiums Uncollected | Other Assets | Total Assets | Nature of Business | No. |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 16,909 43 | 5,261 33 | 17,021,08 | 78 50 | 441,948 14 | Steam Boiler. | 1 |
| 8,313 12 | 592 29 | 3,355 23 | 360 06 | 35,918 07 | Auto and Plate Glass. | 2 |
| 28,667 33 | 9,628 19 | None. | (a) 136 156 15 | 587,950 07 | Title | 3 |
| 9,247 51 | 9,117 08 | 35,279 91 | (b) 170,873 81 | 385,251 82 | Accident, Auto, Burglary, Gtee, Plate Glass and Sickness. | 4 |
| 3,177 41 | 729 14 | 8,984 75 | 3,665 81 | 86,552 11 | Auto, Live Stock and Plate Glass. | 5 |
| 321,994 91 | 17,330 73 | 31,701 11 | 27,145 67 | 2,653,330 49 | Guarantee. | 6 |
| 38,112 09 | 6,678 39 | 7,733 17 | 15,114 24 | 346,939 09 | Accident and Sickness. | 7 |
| 22,183 00 | 1,435 41 | 28,377 82 | 16,424 15 | 190,939 54 | Accident, Auto, Plate Glass and Sickness | 8 |
| 30,946 68 | 567 12 | 10,164 37 | 1,549 45 | 98,300 22 | Accident and Sickness. | 9 |
| 479,551 48 | 51,346 68 | 142,617 44 | 371,307 79 | 4,847,129 55 | | |

TABLE XXXIV.—Showing the Total Liabilities of Canadian Companies transacting business of

CANADIAN COMPANIES—

| No. | Companies | Reserve for Unsettled Losses | Reserve of Unearned Premiums | Sundry | Total Liabilities not including Capital Stock |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Boiler Inspection | None. | 154,428 13 | 1,699 14 | 156,127 27 |
| 2 | Casualty Co. of Canada | 3,376 81 | 17,219 62 | 1,551 50 | 22,147 93 |
| 3 | Chartered Trust and Executor | None. | None. | (a) 81,233 68 | 81,233 68 |
| 4 | Dominion Gresham | 30,396 41 | 80,211 34 | 19,135 00 | 129,742 75 |
| 5 | General Animals | 6,391 42 | 42,053 42 | 1,155 61 | 49,600 45 |
| 6 | Guarantee Co. of North America | 66,216 00 | 184,151 60 | 280,829 06 | 531,196 66 |
| 7 | Merchants Casualty Co. | 35,000 00 | 100,785 09 | 25,567 34 | 161,352 43 |
| 8 | Merchants' and Employers' | 41,639 70 | 53,657 02 | 19,500 80 | 114,797 52 |
| 9 | Protective Association | 16,423 78 | 51,137 11 | 3,683 57 | 71,244 46 |
| | Totals | 199,444 12 | 683,643 33 | 434,355 70 | 1,317,443 15 |

(a) Including $11,000. investment reserve fund.

SESSIONAL PAPER No. 8

Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

LIABILITIES AT DECEMBER 31, 1919.

| Excess Assets over Liabilities | Capital Stock paid in cash | Nature of Business | |
|---|---|---|---|
| $ cts. | $ cts. | | |
| 285,820 87 | 100,100 00 | Steam Boiler. | 1 |
| 33,770 14 | 47,266 73 | Auto and Plate Glass. | 2 |
| 506,716 39 | 479,937 59 | Title. | 3 |
| 255,509 07 | 200,000 00 | Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness. | 4 |
| 36,951 66 | 62,275 00 | Auto, Live Stock and Plate Glass. | 5 |
| 2,122,133 83 | 304,600 00 | Guarantee. | 6 |
| 185,586 66 | 101,576 97 | Accident and Sickness. | 7 |
| 76,142 02 | 99,500 00 | Accident, Auto, Plate Glass and Sickness. | 8 |
| 27,055 76 | 35,000 00 | Accident and Sickness. | 9 |
| 3,529,686 40 | 1,430,256 29 | | |

TABLE XXXV.—Showing the assets in Canada, and their nature of Companies other than Steam Boiler

BRITISH AND FOREIGN COMPANIES—ASSETS

| No. | Companies | Real Estate | Loans on Real Estate | Bonds and Debentures | Stocks |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ c. |
| 1 | Abeille | None. | None. | 150,733 00 | None. |
| 2 | American & Foreign | None. | None. | 26,000 00 | None. |
| 3 | American Surety | None. | None. | 96,550 00 | None. |
| 4 | British and Foreign | None. | None. | 108,750 00 | None. |
| 5 | Continental Casualty | None. | None. | 60,000 00 | None. |
| 6 | Excess | None. | None. | 156,733 33 | None. |
| 7 | Federal | None. | None. | 50,000 00 | None. |
| 8 | Fidelity and Casualty | None. | None. | 283,510 33 | None. |
| 9 | Hartford Accident | None. | None. | 160,000 00 | None. |
| 10 | Hartford Live Stock | None. | None. | 25,000 00 | None. |
| 11 | Hartford Steam Boiler | None. | None. | 39,600 00 | None. |
| 12 | International Fidelity | None. | None. | 5,000 00 | None. |
| 13 | Lloyds Plate Glass | None. | None. | 87,408 00 | None. |
| 14 | Loyal Protective | None. | None. | 56,600 00 | None. |
| 15 | Lumbermen's Mutual Casualty | None. | None. | 17,660 46 | None. |
| 16 | Maryland Assurance | None. | None. | 29,800 00 | None. |
| 17 | Maryland Casualty | None. | None. | 436,754 96 | None |
| 18 | National Surety | None. | None. | 165,430 00 | None. |
| 19 | New York Plate Glass | None. | None. | 29,840 00 | None. |
| 20 | Ocean Marine | None. | None. | 95,659 00 | None. |
| 21 | Preferred Accident | None. | None. | 74,250 00 | None. |
| 22 | Ridgely Protective | None. | None. | 27,700 00 | None. |
| 23 | Royal Indemnity | None. | None. | 167,122 34 | None. |
| 24 | Security Mutual Casualty | None. | None. | 34,800 00 | None. |
| 25 | Travelers Indemnity | None. | None. | 366,035 00 | None. |
| 26 | United Commercial Travelers | None. | None. | 25,450 00 | None. |
| 27 | United States Fidelity & G'tee | None. | None. | 491,400 00 | None. |
| 28 | Western Casualty | None. | None. | 20,000 00 | None. |
| | Totals | None. | None. | 3,287,796 42 | None. |

SESSIONAL PAPER No. 8

Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, Insurance, etc

IN CANADA AT DECEMBER 31, 1920.

| Cash on hand and in Banks deposited with Governments | Interest Due and Accrued | Agents' Balances and Premiums Uncollected | Other Assets | Total Assets | Nature of Business | No. |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 27,953 98 | None. | None. | None. | 178,686 98 | Hail. | 1 |
| 2,481 11 | 238 33 | None. | None. | 28,719 44 | Inland Transportation. | 2 |
| 5,399 95 | 2,075 00 | 1,090 93 | None. | 105,115 88 | Burglary and Guarantee. | 3 |
| 34 19 | 780 09 | None. | None. | 109,574 19 | Inland Trans. and Sprinker Leakage. | 4 |
| 4,750 79 | None. | 38,942 08 | 89 11 | 103,781 98 | Accident, Auto and Sickness. | 5 |
| 5,581 09 | None. | None. | None. | 162,314 42 | Hail. | 6 |
| None. | 458 33 | None. | None. | 50,458 33 | Hail. | 7 |
| 6,958 68 | 2,951 13 | 32,264 45 | None. | 325,684 59 | Accident,Auto,Burglary,PlateGlass,Sickness and S.B. | |
| 19,021 95 | 733 33 | 1,672 05 | None | 181,427 33 | Accident, Auto, Burglary, G'tee, Plate Glass and Sickness. | 9 |
| 4,965 92 | 62 50 | None. | None. | 30,028 42 | Live Stock. | 10 |
| None. | 675 00 | None. | None. | 40,275 00 | Steam Boiler. | 11 |
| None. | None. | None. | None. | 5,000 00 | Guarantee. | 12 |
| None | 1,057 78 | 1,011 65 | None. | 89,477 43 | Plate Glass. | 13 |
| 27,605 09 | 869 17 | None | 1,500 00 | 86,574 26 | Accident and Sickness. | 14 |
| 1,446 15 | 192 50 | 372 00 | None. | 19,671 11 | Automobile. | 15 |
| 2,237 11 | 295 84 | None. | None. | 32,332 95 | Accident and Sickness. | 16 |
| 49,320 74 | 4,603 80 | 46,048 70 | None. | 536,728 20 | Accident, Auto, Burglary, G'tee, P. Glass, Sickness, Sprinkler Leakage and S. Boiler. | 17 |
| 40,625 70 | 1,734 17 | 5,469 13 | None | 213,259 00 | Burglary and Guarantee. | 18 |
| 3,137 98 | 573 37 | 3,222 34 | None. | 36,773 69 | Plate Glass. | 19 |
| None. | None. | 2,349 14 | None. | 98,008 14 | Inland Transportation. | 20 |
| 10,346 13 | 937 50 | 5,303 07 | 669 85 | 91,506 55 | Accident, Auto and Sickness. | 21 |
| 35,367 51 | 600 00 | None. | None. | 63,667 51 | Accident and Sickness. | 22 |
| 68,727 20 | 1,497 10 | 23,595 59 | None. | 260,942 23 | Accident, Auto, Burglary, G'tee, Sickness and Steam Boiler. | 23 |
| 6,362 87 | 284 37 | 2,590 00 | None. | 44,037 24 | Liability. | 24 |
| 21,572 47 | 3,940 69 | 50,850 52 | None. | 442,398 68 | Accident, Auto, Burglary, Plate Glass Sickness, and Steam Boiler. | 25 |
| None. | None. | 1,159 00 | None. | 26,609 00 | Accident. | 26 |
| 10,514 46 | None. | 67,918 48 | 5,000 00 | 574,832 94 | Accident, Auto, Burglary, Guarantee, P. Glass and Sickness. | 27 |
| 2,127 15 | 183 73 | 1,488 34 | 800 00 | 24,599 22 | Accident and Sickness. | 28 |
| 356,538 22 | 24,743 64 | 285,347 47 | 8,058 96 | 3,962,484 71 | | |

TABLE XXXVI.—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

| No. | Companies | Reserve for Unsettled Losses | Reserve of Unearned Premiums | Sundry | Total Liabilities | Excess of Assets over Liabilities | Nature of Business | No. |
|---|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 1 | Abeille | None. | None. | 1,879 14 | 1,879 14 | 176,807 84 | Hail. | 1 |
| 2 | American and Foreign | None. | 37 22 | 4,077 53 | 4,114 75 | 24,604 60 | Inland Transportation. | 2 |
| 3 | American Surety | 33,534 03 | 18,068 61 | 169 14 | 51,701 78 | 53,414 10 | Burglary and Guarantee. | 3 |
| 4 | British and Foreign | None. | 684 24 | 2 05 | 686 29 | 108,887 90 | Inland Transportation and Sprinkler Leakage. | 4 |
| 5 | Continental Casualty | 11,572 02 | 45,394 28 | 1,513 29 | 58,479 59 | 45,302 39 | Accident, Auto and Sickness. | 5 |
| 6 | Excess | None. | None. | 1,736 01 | 1,736 01 | 160,678 41 | Hail. | 6 |
| 7 | Federal | None. | None. | 3,300 00 | 3,300 00 | 47,158 33 | Hail. | 7 |
| 8 | Fidelity and Casualty | 32,117 58 | 159,287 48 | 4,500 87 | 195,905 93 | 129,778 06 | Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler. | 8 |
| 9 | Hartford Accident | None. | 1,635 39 | 1,000 00 | 2,635 39 | 178,791 04 | Accident, Auto, Burglary, G'tee, Plate, Glass and Sickness. | 9 |
| 10 | Hartford Live Stock | None. | None. | 750 00 | 750 00 | 29,278 42 | Live Stock. | 10 |
| 11 | Hartford Steam Boiler | None. | None. | None. | None. | 40,275 00 | Steam Boiler. | 11 |
| 12 | International Fidelity | None. | 2,672 00 | 200 00 | 2,872 00 | 2,128 00 | Guarantee. | 12 |
| 13 | Lloyds Plate Glass | 5,988 05 | 34,094 05 | 2,500 00 | 42,582 10 | 46,895 33 | Plate Glass. | 13 |
| 14 | Loyal Protective | 22,790 00 | 37,709 17 | 10,370 23 | 70,869 40 | 15,704 86 | Accident and Sickness. | 14 |
| 15 | Lumbermen's Mutual Casualty | None. | 511 19 | None. | 511 19 | 19,159 92 | Automobile. | 15 |
| 16 | Maryland Assurance | 2,941 42 | None. | 21,077 03 | 24,018 45 | 8,314 50 | Accident and Sickness. | 16 |
| 17 | Maryland Casualty | 105,135 93 | 221,655 38 | 26,000 00 | 352,791 31 | 185,936 89 | Accident, Auto, Burglary, G'tee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler. | 17 |
| 18 | National Surety | 30,528 69 | 42,967 84 | 40,000 00 | 113,496 43 | 99,762 57 | Burglary and Guarantee. | 18 |
| 19 | New York Plate Glass | 3,323 71 | 14,555 34 | 500 00 | 18,379 05 | 18,394 64 | Plate Glass. | 19 |
| 20 | Ocean Marine | None. | None. | 50 00 | 50 00 | 97,958 14 | Inland Transportation. | 20 |
| 21 | Preferred Accident | 3,202 00 | 14,750 92 | 742 85 | 18,695 77 | 72,810 78 | Accident, Auto, and Sickness. | 21 |
| 22 | Ridgely Protective | 7,224 54 | 2,944 00 | 7,096 72 | 17,265 26 | 46,402 25 | Accident and Sickness. | 22 |
| 23 | Royal Indemnity | 11,115 00 | 65,307 66 | 3,284 83 | 79,707 49 | 181,234 74 | Accident, Auto, Burglary, G'tee, Sickness and Steam Boiler. | 23 |
| 24 | Security Mutual Casualty | 3,369 41 | 2,762 40 | 16,881 77 | 23,013 58 | 21,023 66 | Liability. | 24 |
| 25 | Travelers Indemnity | 145,540 18 | 216,648 52 | 16,944 41 | 379,133 11 | 63,265 57 | Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler. | 25 |
| 26 | United Commercial Travelers | 1,157 52 | None. | None. | 1,157 52 | 25,451 48 | Accident. | 26 |
| 27 | United States Fidelity and Gty | 219,279 00 | 273,213 24 | 46,000 00 | 538,492 24 | 36,340 70 | Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness. | 27 |
| 28 | Western Casualty | 1,569 45 | 6,274 01 | None. | 7,843 46 | 16,755 76 | Accident and Sickness. | 28 |
| | Totals | 640,388 43 | 1,161,112 84 | 210,565 87 | 2,012,067 24 | 1,950,417 47 | | |

TABLE XXXVII.—Showing the Cash Income of Canadian Companies, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1920.

| No. | Companies | Net Cash for Premiums | Interest, Rents and Dividends on Stocks, etc. | Sundry | Total Cash Income. | No. |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts | $ cts. | |
| 1 | Boiler Inspection | 132,922 15 | 19,550 00 | (a) 578 80 | 153,050 95 | 1 |
| 2 | Casualty Company of Canada | 28,952 75 | 1,854 31 | (b) 144 81 | 30,951 87 | 2 |
| 3 | Chartered Trust and Executor | None. | 32,843 03 | (c) 100,093 17 | 132,936 20 | 3 |
| 4 | Dominion Gresham | 258,734 89 | 21,880 09 | 1,552 18 | 282,167 16 | 4 |
| 5 | General Animals | 123,687 35 | 3,821 86 | None. | 127,509 21 | 5 |
| 6 | Guarantee Company of North America | 343,699 54 | 111,652 07 | (d) 1,200 00 | 456,551 61 | 6 |
| 7 | Merchants Casualty Company | (e) 552,988 94 | 9,173 60 | (f) 47,374 97 | 609,537 51 | 7 |
| 8 | Merchants' and Employers' | (g) 249,420 37 | 5,913 14 | None. | 255,333 51 | 8 |
| 9 | Protective Association | 224,504 31 | 2,813 34 | None. | 227,317 65 | 9 |
| | Totals | 1,914,910 30 | 209,501 44 | 150,943 93 | 2,275,355 67 | |

(*a*) Including $15 profit on sale of securities.

(*b*) Including $125.01 premium on capital stock and $19.80 profit on bonds exchanged.

(*c*) Including $11,659.40 profit on sale of securities.

(*d*) Profit on sale of real estate.

(*e*) Including $64,870.95 membership fees received by agents.

(*f*) Including $5,106.94 profit on sale of securities.

(*g*) Including $3,627.25 policy fees.

Received on account of capital stock not included in income:—

Casualty Company of Canada, $22,049.99; Chartered Trust and Executor, $33,074.99; Merchants Casualty $37,011.97.

TABLE XXXVIII.—Showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1920

| No. | Companies | Paid for Losses. | Dividends or Bonuses to Stockholders | General Expenses. | Total Cash Expenditure | *e* Excess of Income over Expenditure — *d* The Reverse | No. |
|---|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 1 | Boiler Inspection | 5,135 20 | None. | 107,693 25 | 112,828 45 | *e* 40,222 50 | 1 |
| 2 | Casualty Company of Canada | 13,153 81 | None. | 14,067 61 | 27,221 42 | *e* 3,730 45 | 2 |
| 3 | Chartered Trust and Executor | None. | 32,263 84 | 106,209 89 | 138,473 73 | *d* 5,537 53 | 3 |
| 4 | Dominion Gresham | 141,946 46 | None. | 127,872 37 | 269,818 83 | *e* 12,348 33 | 4 |
| 5 | General Animals | 58,928 08 | None. | 63,063 04 | 121,991 12 | *e* 5,518 09 | 5 |
| 6 | Guarantee Co. of North America | 62,633 51 | 67,012 00 | 229,778 41 | 359,423 92 | *e* 97,127 69 | 6 |
| 7 | Merchants Casualty Company | 208,027 90 | 6,456 50 | (*a*) 337,272 87 | 551,757 27 | *e* 57,780 24 | 7 |
| 8 | Merchants' and Employers' | 139,878 79 | None. | (*b*) 114,383 78 | 254,262 57 | *e* 1,070 94 | 8 |
| 9 | Protective Association | 132,038 36 | None | 78,978 86 | 211,017 22 | *e* 16,300 43 | 9 |
| | Totals | 761,742 11 | 105,732 34 | 1,179,320 08 | 2,046,794 53 | (*e*) 228,561 14 | |

(*a*) Including $63,550 00 membership fees retained by agents.
(*b*) Including $3,627 25 policy fees retained by agents.

TABLE XXXIX.—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

| No. | Companies. | Income (Cash), 1920. | | | | Expenditure (Cash), 1920. | | | | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Net Cash for Premiums. | Interest and Dividends on Stock. | Sundry. | Total Cash Income. | Paid for Losses. | General Expenses. | Total Cash Expenditure. | e Excess of Income over Expenditure — d The Reverse. | |
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 1 | Abeille | 136,489 28 | None. | None. | 136,489 28 | 75,062 30 | 46,943 14 | 122,005 44 | e 14,483 84 | 1 |
| 2 | American and Foreign | 31,278 99 | 1,430 00 | None. | 32,708 99 | 393 11 | 5,839 01 | 6,232 12 | e 26,476 87 | 2 |
| 3 | American Surety | 68,234 04 | 4,000 00 | None. | 72,234 04 | 6,284 01 | 12,420 59 | 18,704 60 | e 53,529 44 | 3 |
| 4 | British and Foreign | 2,214 66 | 4,680 00 | None. | 6,894 66 | 1,465 46 | 415 27 | 1,880 73 | e 5,013 93 | 4 |
| 5 | Continental Casualty | 126,969 90 | 29 34 | 26 30 | 127,025 54 | 42,010 38 | 87,949 47 | 130,859 85 | d 3,834 31 | 5 |
| 6 | Excess | 173,601 21 | 50 00 | None. | 173,651 21 | 69,960 16 | 58,400 96 | 128,070 12 | e 45,581 09 | 6 |
| 7 | Federal | 113,238 59 | 226 49 | None. | 113,465 08 | 51,397 73 | 35,040 99 | 86,438 72 | e 27,026 36 | 7 |
| 8 | Fidelity and Casualty | 296,323 45 | 14,558 12 | None. | 310,881 57 | 209,701 54 | 155,755 75 | 365,457 29 | d 54,575 72 | 8 |
| 9 | Hartford Accident | None. | 4,443 75 | None. | 4,443 75 | None. | 2,421 80 | 2,421 80 | e 2,021 95 | 9 |
| 10 | Hartford Live Stock | None. | 750 00 | None. | 750 00 | None. | 1,396 58 | 1,396 58 | d 646 58 | 10 |
| 11 | Hartford Steam Boiler | 1,300 00 | 1,350 00 | None. | 2,650 00 | None | None. | None. | e 2,650 00 | 11 |
| 12 | International Fidelity | 7,021 50 | None. | None. | 7,021 50 | 1,677 68 | 998 95 | 2,676 63 | e 4,344 87 | 12 |
| 13 | Lloyds Plate Glass | 80,262 46 | 4,188 00 | None. | 84,450 46 | 53,489 45 | 40,111 13 | 93,600 58 | d 9,150 12 | 13 |
| 14 | Loyal Protective | a 207,287 02 | 2,880 93 | None. | 209,387 95 | 107,200 98 | b 92,459 48 | 199,660 46 | e 10,221 49 | 14 |
| 15 | Lumbermen's Mutual Casualty | 650 38 | 577 50 | None. | 1,227 88 | None. | 414 21 | 414 21 | e 813 67 | 15 |
| 16 | Maryland Assurance | 28,228 87 | 5,304 74 | None. | 33,533 61 | 62,536 04 | 6,257 64 | 68,793 68 | d 35,260 07 | 16 |
| 17 | Maryland Casualty | 417,924 45 | 17,709 62 | 7 50 | 435,641 57 | 173,067 45 | 158,959 89 | 332,027 34 | e 103,614 23 | 17 |
| 18 | National Surety | 106,255 22 | 10,022 10 | None. | 116,277 32 | 30,541 57 | 46,966 39 | 77,507 96 | e 38,769 36 | 18 |
| 19 | New York Plate Glass | 32,912 50 | 1,191 82 | None. | 34,104 32 | 19,219 36 | 14,362 01 | 33,581 37 | e 522 95 | 19 |
| 20 | Ocean Marine | 10,943 76 | None. | None. | 10,943 76 | 3,218 50 | 3,104 02 | 6,322 52 | e 4,021 24 | 20 |
| 21 | Preferred Accident | 32,022 56 | 2,870 59 | None. | 34,893 15 | 15,428 33 | 25,512 54 | 40,940 87 | d 6,047 72 | 21 |
| 22 | Ridgely Protective | c 72,444 31 | 1,874 33 | None. | 74,318 64 | 37,809 23 | d 15,252 46 | 53,061 69 | e 21,256 95 | 22 |
| 23 | Royal Indemnity | 107,420 32 | 6,618 45 | None. | 114,038 77 | 12,580 74 | 51,821 91 | 64,402 65 | e 49,636 12 | 23 |
| 24 | Security Mutual Casualty | 11,085 61 | 2,308 08 | 81 50 | 13,475 19 | 4,829 22 | 959 51 | 5,788 73 | e 7,686 46 | 24 |
| 25 | Travelers Indemnity | 413,468 37 | 19,245 42 | 77 50 | 432,791 29 | 158,979 43 | 195,837 96 | 354,817 39 | e 77,973 90 | 25 |
| 26 | Travelers Insurance | 596,094 67 | None. | 50 00 | 596,144 67 | 201,779 38 | 290,511 00 | 492,290 38 | e 103,854 29 | 26 |
| 27 | United Commercial Travelers | 28,427 00 | 1,440 00 | None. | 29,867 00 | 6,228 40 | 6,964 69 | 13,193 09 | e 16,673 91 | 27 |
| 28 | United States Fidelity and Guaranty | 631,536 63 | 20,875 00 | None. | 652,405 63 | 236,922 02 | 300,027 06 | 536,949 68 | e 115,455 95 | 28 |
| 29 | Western Casualty | 9,036 50 | 975 00 | None. | 10,011 50 | 9,034 34 | 20,116 46 | 29,150 80 | e 860 70 | 29 |
| | | 3,762,386 31 | 129,590 28 | 242 80 | 3,892,228 39 | 1,591,423 41 | 1,677,220 87 | 3,268,653 28 | e 623,575 11 | |

a Including $26,362.40 policy fees. b Including $26,302.40 policy fees retained by agents.
c Including $4,530.50 policy fees. d Including $4,441.90 policy fees retained by agents.

TABLE XL.—Showing the net amounts received in Canada by

| No. | Companies | Accident | Accident and Sickness combined | Automobile (A) | Automobile (B) | Burglary | Liability | Explosion |
|---|---|---|---|---|---|---|---|---|
| | *Canadian Companies.* | | | | | | | |
| 1 | Acadia | | | | | | | |
| 2 | Boiler Inspection | | | | | | | |
| 3 | British America | | | 82,533 | 80,809 | | | |
| 4 | Canada Accident | 53,977 | | 38,380 | 66,618 | 8,293 | 138,620 | |
| 5 | Canada Security | | | 2,653 | 4,653 | | | |
| 6 | Canadian Fire | | | 14,669 | 10,486 | | | |
| 7 | Canadian Indemnity | | | | | | | |
| 8 | Canadian Surety | | | 20,523 | 45,997 | 19,239 | | |
| 9 | Casualty Co. of Canada | | | | 1,132 | | | |
| 10 | Chartered Trust & Executor | | | | | | | |
| 11 | Dominion Fire | | | 9,313 | 3,973 | | | |
| 12 | Dominion Gresham | 41,912 | | | 60,050 | 60,203 | 36,714 | |
| 13 | Dominion of Canada G'tee & Acc't | 322,162 | | 139,003 | 94,581 | 10,659 | | |
| 14 | General Acc't. of Canada | 51,975 | 88,184 | 19,899 | 143,442 | 8,023 | 97,470 | |
| 15 | General Animals | | | | 26,027 | | | |
| 16 | Globe Indemnity | 187,977 | | | 154,237 | 12,793 | 188,881 | |
| 17 | Grain Insurance | | | | | | | |
| 18 | Guarantee Co. of N.A. | | | | | | | |
| 19 | Guardian Ins. Co. of Can | 33,772 | | 30,325 | 85,961 | 9,494 | 55,787 | |
| 20 | Imperial G'tee & Acc't. Co | 174,560 | | 53,593 | 50,814 | | 2,280 | |
| 21 | Liverpool-Manitoba | | | | | | | 553 |
| 22 | London & Lanc. G'tee. & Acc't. Co | 116,729 | | 42,238 | 125,488 | 789 | 23,342 | |
| 23 | London Mutual | | | 20,512 | 20,582 | | | |
| 24 | Merchants Casualty | | 471,785 | | | | | |
| 25 | Merchants & Employers | 3,250 | 40,126 | | 40,697 | | 130,809 | |
| 26 | Mount Royal | | | | | | | |
| 27 | North American Accident | 42,778 | | 19,746 | 51,599 | 1,382 | 329,143 | |
| 28 | Occidental | | | 8,598 | 7,073 | | | |
| 29 | Pacific Marine | | | 205 | 236 | | | |
| 30 | Protective Association of Can | | 224,504 | | | | | |
| 31 | Western Assurance | | | 74,674 | 55,935 | | | 1,949 |
| | Totals | 1,029,092 | 824,599 | 576,864 | 1,130,390 | 130,875 | 1,003,046 | 2,502 |

all Companies for Casualty Premiums.

| Guarantee | Hail | Inland Transportation | Plate Glass | Sickness | Sprinkler Leakage | Steam Boiler | Tornado | Other Classes | Totals | No |
|---|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| ..... | 35,153 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 35,153 | 1 |
| ..... | ..... | ..... | ..... | ..... | ..... | 132,922 | ..... | ..... | 132,922 | 2 |
| ..... | 280,594 | 5,210 | ..... | ..... | ..... | ..... | ..... | ..... | 449,146 | 3 |
| 20,624 | ..... | ..... | 29,183 | 36,228 | ..... | ..... | ..... | ..... | 391,923 | 4 |
| ..... | 290,361 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 297,667 | 5 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 25,155 | 6 |
| ..... | 289,414 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 289,414 | 7 |
| 88,491 | ..... | ..... | 9,576 | ..... | ..... | ..... | ..... | F 636 | 184,462 | 8 |
| ..... | ..... | ..... | 27,821 | ..... | ..... | ..... | ..... | ..... | 28,912 | 9 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | T None. | None | 10 |
| ..... | 141,299 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 154,585 | 11 |
| 7,087 | ..... | ..... | 10,223 | 42,546 | ..... | ..... | ..... | ..... | 258,735 | 12 |
| 52,372 | ..... | ..... | 40,392 | 155,922 | ..... | ..... | ..... | ..... | 815,091 | 13 |
| 19,949 | 23,846 | ..... | ..... | 36,044 | ..... | 48,105 | ..... | ..... | 536,937 | 14 |
| ..... | ..... | ..... | 23,879 | ..... | ..... | ..... | ..... | L.S. 73,522 | 123,428 | 15 |
| 8,956 | ..... | ..... | ..... | 130,506 | ..... | ..... | ..... | ..... | 683,350 | 16 |
| 60,825 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 60,825 | 17 |
| 122,856 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 122,856 | 18 |
| 13,684 | ..... | ..... | 19,883 | 42,887 | ..... | ..... | ..... | ..... | 291,793 | 19 |
| 45,555 | ..... | ..... | 9,028 | 129,739 | ..... | ..... | ..... | ..... | 465,569 | 20 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 553 | 21 |
| 36,704 | ..... | ..... | 32,813 | 95,592 | ..... | ..... | ..... | ..... | 473,695 | 22 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 41,094 | 23 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 471,785 | 24 |
| ..... | ..... | ..... | 27,620 | 3,291 | ..... | ..... | ..... | ..... | 245,793 | 25 |
| ..... | ..... | ..... | 28,711 | ..... | ..... | ..... | ..... | ..... | 28,711 | 26 |
| ..... | ..... | ..... | 36,136 | 31,781 | ..... | ..... | ..... | ..... | 512,565 | 27 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 15,671 | 28 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 441 | 29 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 224,504 | 30 |
| ..... | ..... | 52,692 | ..... | ..... | ..... | ..... | ..... | ..... | 185,250 | 31 |
| 477,103 | 1,060,667 | 57,902 | 295,265 | 704,536 | None. | 181,027 | None. | 74,158 | 7,547,985 | |

F.—Forgery. L.S.—Live Stock. T—Title.

TABLE XLI.—Showing the net amounts received in Canada by

| No | Companies | Accident | and Sickness combined | Automobile (A) | Automobile (B) | Burglary | Liability | Explosion |
|---|---|---|---|---|---|---|---|---|
| | *British and Foreign Companies.* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Abeille | | | | | | | |
| 2 | Ætna Insurance | | | 28,465 | 6,213 | | | |
| 3 | Alliance Assurance | 52,772 | | 32,045 | 26,693 | 5,774 | 33,110 | |
| 4 | Alliance Insurance | | | 13,076 | 11,098 | | | |
| 5 | American Alliance | | | 189 | 175 | | | |
| 6 | American & Foreign Marine | | | | | | | |
| 7 | American Central | | | 353 | | | | |
| 8 | American Lloyds | | | | | | | |
| 9 | American Surety | | | | | 14,132 | | |
| 10 | British & Foreign | | | | | | | |
| 11 | British Crown | | | 121,017 | 39,762 | | | |
| 12 | British Traders | | | 65,611 | 54,870 | | | |
| 13 | Car and General | 3,287 | | 24,267 | 6,727 | | 1,522 | |
| 14 | Columbia | | | 68,307 | 13,633 | | | |
| 15 | Connecticut Fire | | | | | | | |
| 16 | Continental Casualty | 55,391 | | | 18,280 | | 1,532 | |
| 17 | Continental Insurance | | | 6,515 | 2,281 | | | 4,021 |
| 18 | Eagle, Star & Br. Dominions | | | | 12,220 | | | |
| 19 | Employers Liability | 153,702 | | 98,772 | 272,251 | 8,969 | 681,583 | |
| 20 | Equitable Fire & Marine | | | 109 | | | | 401 |
| 21 | Excess | | | | | | | |
| 22 | Federal | | | | | | | |
| 23 | Fidelity & Casualty | 82,344 | | | 11,948 | 39,340 | 7,730 | |
| 24 | Fidelity-Phenix | | | 6,258 | 2,281 | | | 7,068 |
| 25 | Fireman's Fund | | | 17,294 | | | | |
| 26 | General Acc't., Fire & Life | | | 27,851 | | | | |
| 27 | Glens Falls | | | 32,182 | 9,219 | | | 5,379 |
| 28 | Globe and Rutgers | | | 23,323 | 11,056 | | | 77,360 |
| 29 | Great American | | | 33,218 | 29,105 | | | −214 |
| 30 | Hartford Accident | | | | | | | |
| 31 | Hartford Fire | | | 50,228 | | | | 23,930 |
| 32 | Hartford Steam Boiler | | | | | | | |
| 33 | Home Insurance | | | 99,582 | 18,274 | | | −3,357 |
| 34 | Insurance Co. of N. America | | | 70,829 | 14,285 | | | 21,343 |
| 35 | Insurance Co. of State of Pa | | | | | | | |
| 36 | International Fidelity | | | | | | | |
| 37 | Law, Union and Rock | 26,602 | | 6,156 | 28,935 | 13,947 | 44,687 | |
| 38 | Lloyds Plate Glass | | | | | | | |
| 39 | London & Lancashire | | | 47,728 | 2,687 | | | |
| 40 | London Assurance | | | 8,659 | 5,334 | | | |
| 41 | London G'tee. and Accident | 115,868 | 180,645 | 45,012 | 149,177 | | 169,931 | |
| 42 | Loyal Protective | | | | | | | |
| 43 | Lumbermen's Mutual | | | | 650 | | | |
| 44 | Marine Insurance Co | | | 43,228 | 21,600 | | | |
| 45 | Maryland Assurance | 13,268 | | | | | | |
| 46 | Maryland Casualty | 40,986 | | | 41,401 | 61,092 | 94,810 | |
| 47 | Merchants Fire | | | | | | | |
| 48 | Motor Union | | | 123,731 | 53,025 | | | |
| 49 | National Benefit | 2,200 | | | | | | |
| 50 | National-Ben Franklin | | | 71 | | | | |
| 51 | National Fire of Hartford | | | 101 | 211 | | | |
| 52 | National Prov. Plate Glass | | | | | | | |
| 53 | National Surety | | | | | 9,410 | | |
| 54 | National Union | | | | | | | |
| 55 | Newark | | | 2,831 | 178 | | | |
| 56 | New Jersey | | | 5,493 | | | | |
| 57 | New York Plate Glass | | | | | | | |
| 58 | Niagara Fire | | | 10,963 | 1,181 | | | 4,019 |
| 59 | Northern Assurance | 10,195 | | 27,179 | 35,723 | 26 | 7,719 | |
| 60 | Northwestern Mutual | | | 2,831 | 2,854 | | | |
| 61 | Northwestern National | | | 25,947 | 14,574 | | | |
| 62 | Norwich Union Fire | 77,661 | | 86,853 | 120,037 | | 30,229 | |
| 63 | Ocean Accident | 183,536 | | 133,975 | 144,823 | 5,838 | 216,564 | |
| 64 | Ocean Marine | | | | | | | |
| 65 | Palatine | | | 4,302 | 2,245 | | | |
| 66 | Phœnix Insurance | | | 24,241 | | | | |
| 67 | Preferred Accident | 9,469 | | | 16,183 | | | |
| 68 | Providence Washington | | | 27,735 | 6,227 | | | 2,869 |
| 69 | Queen of America | | | 56,089 | 24,455 | | | |
| 70 | Railway Passengers | 54,212 | 67,914 | 26,918 | 85,827 | 1,843 | 119,189 | |
| 71 | Ridgely Protective | | | | | | | |
| 72 | Royal Exchange | 12,743 | | 53,133 | 87,905 | | 35,588 | |
| 73 | Royal Indemnity | 2,525 | | | 16,184 | 24,588 | 1,696 | |
| 74 | St. Paul Fire & Marine | | | 51,888 | 8,022 | | | |
| 75 | Scottish Metropolitan | 18,246 | | 25,764 | 18,521 | | 173,959 | |
| 76 | Scottish Union & National | | | 16,070 | 11,487 | | | 17 |
| 77 | Security Mutual Casualty | | | | | | 11,086 | |
| 78 | Springfield Fire and Marine | | | 5,742 | | | | |
| 79 | Traders and General | | | 3,794 | 3,896 | | | |
| 80 | Travelers Indemnity | 43,337 | | | 100,786 | 70,770 | | |
| 81 | Travelers Insurance | 242,752 | | | | | 353,343 | |
| 82 | Union Assurance | | | 3,911 | 1,363 | | | |
| 83 | Union of Canton | | | 44,151 | 63,959 | | | |
| 84 | Union Marine | | | 12,546 | 7,287 | | | |
| 85 | United Commercial Travelers | 28,427 | | | | | | |
| 86 | United States Fidelity & G'ty | 32,033 | | | 104,684 | 94,415 | 70,221 | |
| 87 | United States Fire | | | 2,232 | | | | 1,879 |
| 88 | Westchester | | | | | | | 1,308 |
| 89 | Western Casualty | 29,037 | | | | | | |
| 90 | Yorkshire | 20,629 | | | 63,930 | | 104,973 | |
| | Totals | 1,312,122 | 248,559 | 1,748,651 | 1,808,722 | 350,144 | 2,159,472 | 146,023 |

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all Companies for Casualty Premiums.

| Guarantee | Hail | Inland Transportation | Plate Glass | Sickness | Sprinkler Leakage | Steam Boiler | Tornado | Other Classes | Totals | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| .. | 136,489 | .. | .. | .. | .. | .. | .. | .. | 136,489 | 1 |
| .. | .. | .. | .. | .. | .. | .. | 4,223 | .. | 39,901 | 2 |
| 12,145 | 190,060 | .. | 7,605 | 55,555 | .. | .. | .. | .. | 415,758 | 3 |
| .. | .. | 61 | .. | .. | .. | .. | .. | .. | 24,235 | 4 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 364 | 5 |
| .. | .. | 31,279 | .. | .. | .. | .. | .. | .. | 31,279 | 6 |
| .. | .. | .. | .. | .. | .. | .. | 3,182 | .. | 3,535 | 7 |
| .. | .. | .. | .. | .. | 3,211 | .. | .. | .. | 3,211 | 8 |
| 54,102 | .. | .. | .. | .. | .. | .. | .. | .. | 68,234 | 9 |
| .. | .. | 1,167 | .. | .. | 1,048 | .. | .. | .. | 2,215 | 10 |
| .. | 215,782 | .. | .. | .. | .. | .. | .. | .. | 376,561 | 11 |
| .. | 118,792 | .. | .. | .. | .. | .. | .. | .. | 239,273 | 12 |
| .. | 331,781 | .. | .. | 3,971 | .. | .. | .. | .. | 371,555 | 13 |
| .. | 176,316 | 11,262 | .. | .. | .. | .. | .. | .. | 93,202 | 14 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 176,316 | 15 |
| .. | 175,991 | .. | .. | 51,767 | .. | .. | .. | .. | 126,970 | 16 |
| .. | .. | .. | .. | .. | .. | .. | 3,753 | .. | 192,561 | 17 |
| .. | 100,238 | .. | .. | .. | .. | .. | .. | .. | 112,458 | 18 |
| 89,928 | 197,462 | .. | .. | 107,963 | .. | 900 | .. | .. | 1,611,530 | 19 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 516 | 20 |
| .. | 173,601 | .. | .. | .. | .. | .. | .. | .. | 173,601 | 21 |
| .. | 113,239 | .. | .. | .. | .. | .. | .. | .. | 113,239 | 22 |
| .. | .. | .. | 19,133 | 99,887 | .. | 35,941 | .. | .. | 295,323 | 23 |
| .. | 175,991 | .. | .. | .. | .. | .. | 3,416 | .. | 195,014 | 24 |
| .. | .. | 20,861 | .. | .. | .. | .. | .. | .. | 38,155 | 25 |
| .. | 231,219 | .. | .. | .. | .. | .. | .. | .. | 259,070 | 26 |
| .. | 176,827 | 4,397 | .. | .. | 1,106 | .. | 2,300 | .. | 231,410 | 27 |
| .. | .. | 1,430 | .. | .. | .. | .. | .. | .. | 113,169 | 28 |
| .. | 94,676 | .. | .. | .. | .. | .. | 3,312 | .. | 160,097 | 29 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | None. | 30 |
| .. | 681,923 | 60,968 | .. | .. | 25,274 | .. | 48,381 | .. | 890,704 | 31 |
| .. | .. | .. | .. | .. | .. | 1,300 | .. | .. | 1,306 | 32 |
| .. | 717,449 | .. | .. | .. | 10,675 | .. | 67,928 | .. | 910,551 | 33 |
| .. | .. | 23,349 | .. | .. | .. | .. | .. | .. | 129,806 | 34 |
| .. | .. | .. | .. | .. | .. | .. | 1,466 | .. | 1,466 | 35 |
| 7,022 | .. | .. | .. | .. | .. | .. | .. | .. | 7,022 | 36 |
| .. | .. | .. | 10,504 | 8,688 | .. | .. | .. | .. | 139,519 | 37 |
| .. | .. | .. | 80,262 | .. | .. | .. | .. | .. | 80,262 | 38 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 30,415 | 39 |
| .. | .. | 5,520 | .. | .. | .. | .. | .. | .. | 19,513 | 40 |
| 127,368 | 127,102 | .. | .. | 43,304 | .. | .. | .. | .. | 777,762 | 41 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 180,645 | 42 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 650 | 43 |
| .. | .. | 44,838 | .. | .. | .. | .. | .. | .. | 109,666 | 44 |
| .. | .. | .. | .. | 14,961 | .. | .. | .. | .. | 28,229 | 45 |
| 31,796 | .. | .. | 13,459 | 46,222 | 51,780 | 36,378 | .. | .. | 417,924 | 46 |
| .. | 105,071 | .. | .. | .. | .. | .. | .. | .. | 105,071 | 47 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 176,756 | 48 |
| .. | .. | .. | .. | 2,683 | .. | .. | .. | .. | 4,883 | 49 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 71 | 50 |
| .. | .. | .. | .. | .. | .. | .. | 650 | .. | 962 | 51 |
| .. | .. | .. | 17,891 | .. | .. | .. | .. | .. | 17,891 | 52 |
| 96,845 | .. | .. | .. | .. | .. | .. | .. | .. | 106,255 | 53 |
| .. | .. | .. | .. | .. | .. | .. | 1,443 | .. | 1,443 | 54 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 2,805 | 55 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 5,493 | 56 |
| .. | .. | .. | 32,913 | .. | .. | .. | .. | .. | 32,913 | 57 |
| .. | .. | .. | .. | .. | .. | .. | 329 | .. | 16,492 | 58 |
| 1,528 | .. | .. | 12,186 | 12,570 | .. | .. | .. | .. | 110,126 | 59 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 5,685 | 60 |
| .. | .. | .. | .. | .. | .. | .. | 407 | .. | 40,928 | 61 |
| .. | .. | .. | 33,515 | 73,328 | .. | .. | .. | .. | 421,623 | 62 |
| 27,231 | .. | .. | 84,907 | 95,895 | .. | .. | .. | .. | 892,769 | 63 |
| .. | .. | 10,944 | .. | .. | .. | .. | .. | .. | 10,944 | 64 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 6,637 | 65 |
| .. | 176,317 | .. | .. | .. | .. | .. | .. | .. | 200,558 | 66 |
| .. | .. | .. | .. | 6,371 | .. | .. | .. | .. | 32,023 | 67 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 36,831 | 68 |
| .. | .. | 53 | .. | .. | .. | .. | .. | .. | 80,597 | 69 |
| 12,609 | .. | .. | 43,129 | 31,505 | .. | .. | .. | .. | 375,232 | 70 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 67,914 | 71 |
| .. | .. | .. | .. | 7,573 | .. | .. | .. | .. | 106,942 | 72 |
| 48,301 | .. | .. | .. | 1,533 | .. | 12,593 | .. | .. | 107,420 | 73 |
| .. | .. | 43,348 | .. | .. | .. | .. | 13,959 | .. | 117,247 | 74 |
| 859 | .. | .. | .. | 21,476 | .. | .. | .. | .. | 258,825 | 75 |
| .. | .. | .. | .. | .. | 2,062 | .. | 755 | .. | 30,421 | 76 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 11,086 | 77 |
| .. | .. | .. | .. | .. | 3,648 | .. | 2,742 | .. | 12,132 | 78 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 7,690 | 79 |
| .. | .. | .. | 9,442 | 133,787 | .. | 55,346 | .. | .. | 413,468 | 80 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 596,095 | 81 |
| .. | .. | 10,738 | .. | .. | .. | .. | .. | .. | 16,012 | 82 |
| .. | 146,716 | 95,235 | .. | .. | .. | .. | .. | .. | 350,061 | 83 |
| .. | .. | 551 | .. | .. | .. | .. | .. | .. | 20,414 | 84 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 28,427 | 85 |
| 285,677 | .. | .. | 15,217 | 28,384 | .. | .. | .. | .. | 631,531 | 86 |
| .. | .. | .. | .. | .. | .. | .. | 45 | .. | 4,156 | 87 |
| .. | 176,317 | .. | .. | .. | .. | .. | .. | .. | 177,625 | 88 |
| .. | .. | .. | .. | .. | .. | .. | .. | .. | 29,037 | 89 |
| .. | .. | .. | 15,048 | 23,589 | .. | .. | .. | L.S. 39,294 | 267,463 | 90 |
| 795,411 | 4,739,359 | 366,031 | 395,211 | 871,012 | 98,804 | 142,458 | 158,321 | 39,294 | 15,379,594 | |

L.S.—Live Stock.

TABLE XLII.—Showing the net amounts paid in Canada

| | Companies | Accident | Accident and Sickness combined | Automobile (A) | Automobile (B) | Burglary | Liability | Explosion |
|---|---|---|---|---|---|---|---|---|
| | *Canadian Companies* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Acadia | | | | | | | |
| 2 | Boiler Inspection | | | 49,296 | 39,379 | | | |
| 3 | British America | | | 26,570 | 28,902 | 1,917 | 72,773 | |
| 4 | Canada Accident | 32,122 | | 87 | 912 | | | |
| 5 | Canada Security | | | 1,447 | 2,957 | | | |
| 6 | Canadian Fire | | | | | | | |
| 7 | Canadian Indemnity | | | 14,561 | 13,992 | 8,988 | | |
| 8 | Canadian Surety | | | | 70 | | | |
| 9 | Casualty Co. of Canada | | | | | | | |
| 10 | Chartered Trust and Executor | | | 5,313 | 4,275 | | | |
| 11 | Dominion Fire | | | | 31,375 | 41,535 | 17,690 | |
| 12 | Dominion Gresham | 21,657 | | 61,743 | 58,926 | 5,412 | | |
| 13 | Dom. of Canada Gtee. and Acct | 110,547 | | 4,555 | 105,764 | 1,548 | 35,795 | |
| 14 | General Acct. of Canada | 14,323 | 44,177 | | 17,928 | | | |
| 15 | General Animals | | | | 100,831 | 6,962 | 92,670 | |
| 16 | Globe Indemnity | 74,262 | | | | | | |
| 17 | Grain Insurance | | | | | | | |
| 18 | Guarantee Co. of N.A. | | | 21,558 | 55,875 | 7,164 | 30,743 | |
| 19 | Guardian Ins. of Canada | 11,979 | | 25,225 | 19,687 | | 702 | |
| 20 | Imperial G'tee. and Acct. Co | 81,872 | | 13,923 | 59,484 | 81 | 16,219 | |
| 21 | London and Lancashire Gtee. and Acct | 48,090 | | 2,339 | 5,722 | | | |
| 22 | London Mutual | | | | | | | |
| 23 | Merchants Casualty | | 203,438 | | | | | |
| 24 | Merchants' and Employers' | 785 | 18,689 | | 20,240 | | 76,547 | |
| 25 | Mount Royal | | | | | | | |
| 26 | North American Acct | 22,545 | | 13,206 | 28,827 | 328 | 207,867 | |
| 27 | Occidental | | | 74,256 | 1,636 | | | |
| 28 | Pacific Marine | | | | 2 | | | |
| 29 | Protective Association | | 132,038 | | | | | |
| 30 | Western Assurance | | | 47,367 | 24,759 | | | |
| | Totals | 418,182 | 398,342 | 361,446 | 621,543 | 73,935 | 551,006 | |

by all Companies for Casualty losses.

| Guarantee | Hail | Inland Transportation | Plate Glass | Sickness | Sprinkler Leakage | Steam Boiler | Tornado | Other Classes | Totals | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| ..... | 7,570 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 7,570 | 1 |
| ..... | ..... | ..... | ..... | ..... | ..... | 5,135 | ..... | ..... | 5,135 | 2 |
| ..... | 101,334 | 28 | ..... | ..... | ..... | ..... | ..... | ..... | 190,037 | 3 |
| 5,252 | ..... | ..... | 15,552 | 27,106 | ..... | ..... | ..... | ..... | 210,194 | 4 |
| ..... | 153,492 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 154,491 | 5 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 4,404 | 6 |
| ..... | 92,945 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 92,945 | 7 |
| 9,955 | ..... | ..... | 8,390 | ..... | ..... | ..... | ..... | ..... | 55,886 | 8 |
| ..... | ..... | ..... | 13,084 | ..... | ..... | ..... | ..... | ..... | 13,154 | 9 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | T. Title | None | 10 |
| ..... | 63,462 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 73,050 | 11 |
| 590 | ..... | ..... | 3,364 | 25,735 | ..... | ..... | ..... | ..... | 141,946 | 12 |
| 10,271 | ..... | ..... | 29,787 | 104,500 | ..... | ..... | ..... | ..... | 381,186 | 13 |
| 2,166 | 8,231 | ..... | ..... | 25,856 | ..... | 1,745 | ..... | ..... | 244,160 | 14 |
| ..... | ..... | ..... | 9,024 | ..... | ..... | ..... | ..... | L.S. 31,976 | 58,928 | 15 |
| —226 | ..... | ..... | ..... | 79,249 | ..... | ..... | ..... | ..... | 353,748 | 16 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | 17 |
| 12,898 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 12,898 | 18 |
| —627 | ..... | ..... | ..... | 44,124 | ..... | ..... | ..... | ..... | 170,816 | 19 |
| 5,734 | ..... | ..... | 7,022 | 67,280 | ..... | ..... | ..... | ..... | 207,522 | 20 |
| 9,652 | ..... | ..... | 19,348 | 80,096 | ..... | ..... | ..... | ..... | 245,893 | 21 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 8,061 | 22 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 203,438 | 23 |
| ..... | ..... | ..... | 21,145 | 2,473 | ..... | ..... | ..... | ..... | 139,879 | 24 |
| ..... | ..... | ..... | 12,779 | ..... | ..... | ..... | ..... | ..... | 12,779 | 25 |
| ..... | ..... | ..... | 20,189 | 22,671 | ..... | ..... | ..... | ..... | 315,633 | 26 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 75,892 | 27 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2 | 28 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 132,038 | 29 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 72,126 | 30 |
| 55,665 | 427,034 | 28 | 159,684 | 479,090 | None. | 6,880 | None. | 31,976 | 3,584,811 | |

L.S.—Live Stock.

TABLE XLIII.—Showing the net amounts paid in Canada

| No. | Companies. | Accident. | Accident and Sickness combined | Automobile (A) | Automobile (B) | Burglary. | Liability. | Explosion. |
|---|---|---|---|---|---|---|---|---|
| | *British and Foreign Companies.* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Abeille | | | | | | | |
| 2 | Ætna | | | 8,851 | 1,670 | | | |
| 3 | Alliance Assurance | 11,074 | | 18,490 | 11,613 | 3,038 | 22,223 | |
| 4 | Alliance Insurance | | | 2,552 | 4,804 | | | |
| 5 | American Alliance | | | | | | | |
| 6 | American & Foreign Marine | | | | | | | |
| 7 | American Central | | | | | | | |
| 8 | American Lloyds | | | | | | | |
| 9 | American Surety | | | | | 977 | | |
| 10 | British and Foreign | | | | | | | |
| 11 | British Crown | | | 80,425 | 27,087 | | | |
| 12 | British Traders | | | 34,456 | 24,910 | | | |
| 13 | Car and General | 995 | | 8,244 | 2,406 | | 85 | |
| 14 | Columbia | | | 22,134 | 9,667 | | | |
| 15 | Connecticut Fire | | | | | | | |
| 16 | Continental Casualty | 21,179 | | | 6,355 | | 125 | |
| 17 | Continental Insurance | | | 4,191 | 1,874 | | | |
| 18 | Eagle, Star and British Dominions | | | | 12 | | | |
| 19 | Employers' Liability | 66,752 | | 53,190 | 129,168 | 2,110 | 372,701 | |
| 20 | Equitable Fire and Marine | | | | | | | |
| 21 | Excess | | | | | | | |
| 22 | Federal | | | | | | | |
| 23 | Fidelity and Casualty | 62,404 | | | 17,615 | 28,667 | 120 | |
| 24 | Fidelity—Phenix | | | 4,191 | 1,874 | | | |
| 25 | Fireman's Fund | | | 6,611 | | | | |
| 26 | General Acc't, Fire and Life | | | 18,263 | | | | |
| 27 | Glens Falls | | | 36,671 | 6,841 | | | |
| 28 | Globe & Rutgers | | | 4,034 | 5,547 | | | |
| 29 | Great American | | | 17,968 | 20,271 | | | |
| 30 | Hartford Accident | | | | | | | |
| 31 | Hartford Fire | | | 10,895 | | | | |
| 32 | Hartford Steam Boiler | | | | | | | |
| 33 | Home Insurance | | | 31,184 | 25,786 | | | |
| 34 | Insurance Co. of N. America | | | 44,824 | 6,778 | | | |
| 35 | Insurance Co. of State of Pa | | | | | | | |
| 36 | International Fidelity | | | | | | | |
| 37 | Law, Union and Rock | 21,409 | | 3,808 | 19,196 | 6,305 | 20,597 | |
| 38 | Lloyds Plate Glass | | | | | | | |
| 39 | London and Lancashire | | | 17,458 | 7,139 | | | |
| 40 | London Assurance | | | 2,074 | 889 | | | |
| 41 | London Guarantee and Accident | 58,878 | | 34,183 | 71,485 | | 84,275 | |
| 42 | Loyal Protective | | 107,207 | | | | | |
| 43 | Lumbermen's Mutual | | | | | | | |
| 44 | Marine Insurance Co. | | | 11,343 | 13,085 | | | |
| 45 | Maryland Assurance | 15,228 | | | | | | |
| 46 | Maryland Casualty | 17,469 | | | 19,513 | 20,931 | 46,084 | |
| 47 | Merchants' Fire | | | | | | | |
| 48 | Motor Union | | | 30,368 | 13,077 | | | |
| 49 | National Benefit | | | | | | | |
| 50 | National-Ben Franklin | | | 1,725 | | | | |
| 51 | National Fire of Hartford | | | | | | | |
| 52 | National Prov. Plate Glass | | | | | | | |
| 53 | National Surety | | | | | 6,818 | | |
| 54 | National Union | | | | | | | |
| 55 | Newark | | | 360 | 20 | | | |
| 56 | New Jersey | | | 2,419 | | | | |
| 57 | New York Plate Glass | | | | | | | |
| 58 | Niagara Fire | | | 6,667 | 1,038 | | | |
| 59 | Northern Assurance | 1,949 | | 13,206 | 15,461 | | 3,477 | |
| 60 | Northwestern Mutual | | | 64 | 2,085 | | | |
| 61 | Northwestern National | | | 10,557 | 11,826 | | | |
| 62 | Norwich Union Fire | 30,734 | | 36,739 | 30,320 | | 15,408 | |
| 63 | Ocean Accident | 64,233 | | 74,256 | 62,448 | 1,729 | 75,273 | |
| 64 | Ocean Marine | | | | | | | |
| 65 | Palatine | | | 529 | 231 | | | |
| 66 | Phœnix Insurance | | | 20,251 | | | | |
| 67 | Preferred Accident | 1,889 | | | 7,300 | | | |
| 68 | Providence Washington | | | 14,130 | 1,479 | | | |
| 69 | Queen of America | | | 23,253 | 20,082 | | | |
| 70 | Railway Passengers | 15,023 | | 11,679 | 42,148 | 359 | 38,012 | |
| 71 | Ridgely Protective | | 37,809 | | | | | |
| 72 | Royal Exchange | 6,588 | | 39,011 | 38,754 | | 18,170 | |
| 73 | Royal Indemnity | 450 | | | 5,144 | 6,309 | 365 | |
| 74 | St. Paul Fire and Marine | | | 25,681 | 8,220 | | | |
| 75 | Scottish Metropolitan | 3,128 | | 9,488 | 6,479 | | 88,270 | |
| 76 | Scottish Union and National | | | 11,386 | 8,476 | | | |
| 77 | Security Mutual Casualty | | | | | | 4,829 | |
| 78 | Springfield Fire and Marine | | | | | | | |
| 79 | Traders and General | | | | | | | |
| 80 | Travelers Indemnity | 14,950 | | | 49,235 | 7,184 | | |
| 81 | Travelers Insurance | 73,989 | | | | | 127,790 | |
| 82 | Union Assurance | | | 569 | 10 | | | |
| 83 | Union of Canton | | | 30,536 | 33,461 | | | |
| 84 | Union Marine | | | 10,047 | 417 | | | |
| 85 | United Commercial Travelers | 6,228 | | | | | | |
| 86 | United States Fidelity and Guaranty | 4,866 | | | 70,120 | 45,621 | 45,403 | |
| 87 | United States Fire | | | | | | | |
| 88 | Westchester | | | | | | | |
| 89 | Western Casualty | 9,034 | | | | | | |
| 90 | Yorkshire | 22,048 | | | 29,234 | | 27,985 | |
| | Totals | 530,497 | 145,016 | 848,261 | 912,853 | 130,048 | 991,192 | None |

L.S.—Live Stock.

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by all Companies for Casualty losses—*Concluded*.

| Guarantee | Hail. | Inland Transportation. | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. | Tornado. | Other Classes. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| ..... | 75,062 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 75,062 | 1 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,381 | ..... | 11,902 | 2 |
| 1,697 | 68,215 | ..... | 3,295 | 45,894 | ..... | ..... | ..... | ..... | 185,539 | 3 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 7,356 | 4 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 5 |
| ..... | ..... | 393 | ..... | ..... | ..... | ..... | ..... | ..... | 393 | 6 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,178 | ..... | 1,178 | 7 |
| ..... | ..... | ..... | ..... | ..... | 3,785 | ..... | ..... | ..... | 3,785 | 8 |
| 5,307 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,284 | 9 |
| ..... | ..... | ..... | ..... | ..... | 1,465 | ..... | ..... | ..... | 1,465 | 10 |
| ..... | 95,523 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 203,055 | 11 |
| ..... | 47,312 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 106,678 | 12 |
| ..... | 115,715 | ..... | ..... | 747 | ..... | ..... | ..... | ..... | 128,192 | 13 |
| ..... | ..... | 3,054 | ..... | ..... | ..... | ..... | ..... | ..... | 34,855 | 14 |
| ..... | 83,730 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 83,730 | 15 |
| ..... | ..... | ..... | ..... | 15,251 | ..... | ..... | ..... | ..... | 42,910 | 16 |
| ..... | 77,350 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 83,415 | 17 |
| ..... | 45,372 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 45,384 | 18 |
| 27,838 | 90,024 | ..... | ..... | 75,276 | ..... | ..... | ..... | ..... | 817,059 | 19 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | 20 |
| ..... | 69,660 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 69,660 | 21 |
| ..... | 51,398 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 51,398 | 22 |
| ..... | ..... | ..... | 15,570 | 81,387 | ..... | 3,939 | ..... | ..... | 200,702 | 23 |
| ..... | 76,891 | ..... | ..... | ..... | ..... | ..... | 558 | ..... | 83,514 | 24 |
| ..... | ..... | 8,698 | ..... | ..... | ..... | ..... | ..... | ..... | 15,309 | 25 |
| ..... | 62,171 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 80,434 | 26 |
| ..... | 83,229 | 3,940 | ..... | ..... | ..... | ..... | 180 | ..... | 130,861 | 27 |
| ..... | ..... | 34 | ..... | ..... | ..... | ..... | ..... | ..... | 9,615 | 28 |
| ..... | 26,153 | ..... | ..... | ..... | ..... | ..... | 2,244 | ..... | 66,636 | 29 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | 30 |
| ..... | 294,809 | 37,892 | ..... | ..... | 11,524 | ..... | 29,426 | ..... | 384,546 | 31 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None | 32 |
| ..... | 286,390 | ..... | ..... | ..... | 5,191 | ..... | 107,131 | ..... | 455,682 | 33 |
| ..... | ..... | 11,074 | ..... | ..... | ..... | ..... | ..... | ..... | 62,676 | 34 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 70 | ..... | 70 | 35 |
| 1,678 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,678 | 36 |
| ..... | ..... | ..... | 5,881 | 16,090 | ..... | ..... | ..... | ..... | 93,286 | 37 |
| ..... | ..... | ..... | 53,489 | ..... | ..... | ..... | ..... | ..... | 53,489 | 38 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 24,597 | 39 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,963 | 40 |
| 24,540 | 29,062 | ..... | ..... | 20,726 | ..... | ..... | ..... | ..... | 323,149 | 41 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 107,207 | 42 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 43 |
| ..... | ..... | 4,808 | ..... | ..... | ..... | ..... | ..... | ..... | 29,236 | 44 |
| ..... | ..... | ..... | ..... | 47,308 | ..... | ..... | ..... | ..... | 62,536 | 45 |
| 710 | ..... | ..... | 9,431 | 6,081 | 50,788 | 2,060 | ..... | ..... | 173,067 | 46 |
| ..... | 56,285 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 56,285 | 47 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 43,445 | 48 |
| ..... | ..... | ..... | ..... | 10 | ..... | ..... | ..... | ..... | 10 | 49 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,725 | 50 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 51 |
| ..... | ..... | ..... | 19,549 | ..... | ..... | ..... | ..... | ..... | 19,549 | 52 |
| 23,724 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 30,542 | 53 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 518 | ..... | 518 | 54 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 380 | 55 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,419 | 56 |
| ..... | ..... | ..... | 19,219 | ..... | ..... | ..... | ..... | ..... | 19,219 | 57 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 194 | ..... | 7,899 | 58 |
| ..... | ..... | ..... | 2,795 | 3,109 | ..... | ..... | ..... | ..... | 39,997 | 59 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,149 | 60 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 45 | ..... | 22,431 | 61 |
| ..... | ..... | ..... | 13,337 | 54,610 | ..... | ..... | ..... | ..... | 201,348 | 62 |
| — 596 | ..... | ..... | 50,447 | 51,942 | ..... | ..... | ..... | ..... | 379,732 | 63 |
| ..... | ..... | 3,219 | ..... | ..... | ..... | ..... | ..... | ..... | 3,219 | 64 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 760 | 65 |
| ..... | 83,729 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 103,980 | 66 |
| ..... | ..... | ..... | ..... | 6,239 | ..... | ..... | ..... | ..... | 15,428 | 67 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 15,606 | 68 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 42,435 | 69 |
| 348 | ..... | ..... | 22,134 | 20,736 | ..... | ..... | ..... | ..... | 150,439 | 70 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 37,806 | 71 |
| ..... | ..... | ..... | ..... | 4,900 | ..... | ..... | ..... | ..... | 107,423 | 72 |
| ..... | ..... | ..... | ..... | 313 | ..... | ..... | ..... | ..... | 12,581 | 73 |
| ..... | ..... | 10,732 | ..... | ..... | ..... | ..... | 12,719 | ..... | 57,352 | 74 |
| ..... | ..... | ..... | ..... | 10,526 | ..... | ..... | ..... | ..... | 117,891 | 75 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 244 | ..... | 20,306 | 76 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 4,829 | 77 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | 43 | ..... | 43 | 78 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 79 |
| ..... | ..... | ..... | 3,663 | 80,696 | ..... | 3,251 | ..... | ..... | 158,979 | 80 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 201,779 | 81 |
| ..... | ..... | 222 | ..... | ..... | ..... | ..... | ..... | ..... | 891 | 82 |
| ..... | 48,956 | 123,504 | ..... | ..... | ..... | ..... | ..... | ..... | 236,757 | 83 |
| ..... | ..... | 9 | ..... | ..... | ..... | ..... | ..... | ..... | 10,473 | 84 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,228 | 85 |
| 37,283 | ..... | ..... | 10,067 | 23,563 | ..... | ..... | ..... | ..... | 236,923 | 86 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 87 |
| ..... | 83,729 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 83,729 | 88 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 9,034 | 89 |
| ..... | ..... | ..... | 7,072 | 29,538 | ..... | ..... | L.8 | 17,611 | 133,488 | 90 |
| 122,529 | 1,950,765 | 207,879 | 235,949 | 594,942 | 72,753 | 9,250 | 155,931 | 17,611 | 6,925,476 | |

TABLE XLIV—ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1920.

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not Resisted | Resisted |
| | $ | $ | $ | $ | $ |
| Alliance Assurance | 52,772 | 10,469 | 11,074 | 1,971 | None |
| Canada Accident | 53,977 | 15,431 | 32,122 | 2,805 | None |
| Car and General | 3,287 | 1,085 | 995 | 90 | None |
| Continental Casualty | 55,391 | 20,891 | 21,179 | 4,501 | None |
| Dominion Gresham | 41,912 | 14,502 | 21,657 | 2,289 | None |
| Dominion of Canada Guarantee and Accident | 322,162 | 116,375 | 110,547 | 35,216 | None |
| Employers Liability | 153,702 | 71,252 | 66,752 | 30,000 | None |
| Fidelity and Casualty | 82,344 | 43,323 | 62,404 | 5,272 | None |
| General Accident of Canada | 51,975 | 17,669 | 14,323 | 5,846 | None |
| Globe Indemnity | 187,977 | 78,492 | 74,262 | 26,000 | None |
| Guardian Insurance Co. of Canada | 33,772 | 13,100 | 11,979 | 5,135 | None |
| Imperial Guarantee and Accident | 174,560 | 70,072 | 81,872 | 14,436 | None |
| Law, Union and Rock | 26,602 | 17,773 | 21,409 | 2,889 | None |
| London Guarantee and Accident | 115,868 | 55,965 | 58,878 | 13,292 | None |
| London and Lancashire Guarantee and Accident | 116,729 | 48,125 | 48,090 | 18,595 | None |
| Maryland Assurance | 13,268 | 5,716 | 15,228 | 880 | None |
| Maryland Casualty | 40,986 | 20,728 | 17,469 | 3,259 | None |
| Merchants and Employers | 3,250 | 785 | 785 | None | None |
| National Benefit | 2,200 | None | None | None | None |
| North American Accident | 42,778 | 24,529 | 22,545 | 8,179 | None |
| Northern Assurance | 10,165 | 2,609 | 1,949 | 660 | None |
| Norwich Union Fire | 77,661 | 32,958 | 30,734 | 6,502 | None |
| Ocean Accident and Guarantee | 183,536 | 68,247 | 64,233 | 25,255 | 600 |
| Preferred Accident | 9,469 | 2,839 | 1,889 | 1,300 | None |
| Railway Passengers | 54,212 | 13,378 | 15,023 | 3,030 | None |
| Royal Exchange | 12,743 | 6,137 | 6,588 | 557 | None |
| Royal Indemnity | 2,535 | 850 | 450 | 400 | None |
| Scottish Metropolitan | 18,246 | 5,790 | 3,128 | 2,722 | None |
| Travelers Indemnity | 43,337 | 27,461 | 14,950 | 15,480 | None |
| Travelers Insurance | 242,752 | 57,955 | 73,989 | 2,982 | None |
| United Commercial Travelers | 28,427 | 6,567 | 6,228 | 1,158 | None |
| United States Fidelity and Guaranty | 32,933 | 7,996 | 4,866 | 3,570 | None |
| Western Casualty | 29,037 | 10,177 | 9,034 | 1,569 | None |
| Yorkshire | 20,629 | 22,374 | 22,048 | 5,765 | None |
| Totals | 2,341,214 | 911,620 | 948,679 | 253,605 | 600 |

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1920.

| | | | | | |
|---|---|---|---|---|---|
| General Accident of Canada | 88,184 | 44,186 | 44,177 | 6,008 | None. |
| Loyal Protective | 180,645 | 111,713 | 107,207 | 22,790 | None. |
| Merchants Casualty | 471,785 | 203,150 | 203,438 | 33,776 | None. |
| Merchants' and Employers' | 40,126 | 17,792 | 18,689 | 2,819 | 120 |
| Protective Association | 224,504 | 132,140 | 132,038 | 16,424 | None |
| Ridgely Protective | 67,914 | 38,759 | 37,809 | 7,225 | None |
| Totals | 1,073,158 | 547,740 | 543,358 | 89,042 | 120 |

MERCHANTS CASUALTY COMPANY.

| | | | | | |
|---|---|---|---|---|---|
| n Canada | 471,785 | 203,150 | 203,438 | 33,776 | None. |
| n other countries | 16,333 | 4,878 | 4,590 | 1,224 | None. |
| Totals | 488,118 | 208,028 | 208,028 | 35,000 | None. |

TABLE XLIV—ABSTRACT OF AUTOMOBILE (A) INSURANCE IN CANADA FOR THE YEAR 1920

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not Resisted | Resisted |
| Ætna Insurance | 28,465 | 11,045 | 8,851 | 2,522 | None. |
| Alliance Assurance | 32,045 | 16,862 | 18,490 | 1,772 | None. |
| Alliance Insurance | 13,076 | 2,687 | 2,552 | 135 | None. |
| American Alliance | 189 | None. | None. | None. | None. |
| American Central | 353 | None. | None. | None. | None. |
| British America | 82,333 | 55,526 | 49,296 | 11,711 | None. |
| British Crown | 121,017 | 81,864 | 80,425 | 4,704 | None. |
| British Traders | 65,611 | 51,535 | 34,456 | 17,174 | None. |
| Canada Accident | 38,880 | 19,290 | 26,570 | 2,445 | 200 |
| Canada Security | 2,653 | 87 | 87 | None. | None. |
| Canadian Fire | 14,669 | 1,413 | 1,447 | 176 | None. |
| Canadian Surety | 20,523 | 17,341 | 14,561 | 2,813 | None. |
| Car and General | 24,267 | 9,706 | 8,244 | 1,450 | None. |
| Columbia | 68,307 | 29,457 | 22,134 | 18,323 | None. |
| Continental Insurance | 6,515 | 4,242 | 4,191 | 51 | None. |
| Dominion Fire | 9,313 | 5,313 | 5,313 | None. | None. |
| Dominion of Canada Guarantee and Accident | 139,003 | 60,364 | 61,743 | 4,599 | None. |
| Employers Liability | 98,772 | 60,904 | 53,190 | 8,911 | None. |
| Equitable Fire | 109 | None. | None. | None. | None. |
| Fidelity-Phenix | 6,528 | 4,242 | 4,191 | 51 | None. |
| Fireman's Fund | 17,294 | 4,454 | 6,611 | 383 | None. |
| General Accident, Fire and Life | 27,551 | 18,878 | 18,283 | 4,594 | None. |
| General Accident of Canada | 19,890 | 6,807 | 4,555 | 2,252 | None. |
| Glens Falls | 32,182 | 35,949 | 36,671 | 1,338 | 2,500 |
| Globe and Rutgers | 23,323 | 4,125 | 4,084 | 91 | None. |
| Great American | 33,218 | 18,765 | 17,968 | 2,822 | None. |
| Guardian Insurance Company of Canada | 30,325 | 15,413 | 21,555 | 4,181 | None. |
| Hartford Fire | 50,228 | 11,291 | 10,895 | 936 | None. |
| Home Insurance Co | 99,582 | 35,223 | 31,184 | 11,935 | None. |
| Imperial Guarantee and Accident | 85,393 | 28,015 | 28,225 | 7,020 | None. |
| Insurance Company of North America | 70,329 | 49,505 | 44,824 | 5,469 | None. |
| Law, Union and Rock | 6,156 | 6,249 | 3,808 | 2,441 | None. |
| London and Lancashire Insurance | 47,728 | 16,858 | 17,458 | 2,150 | None. |
| London and Lancashire Guarantee and Accident | 42,238 | 11,560 | 13,923 | 746 | None. |
| London Assurance | 8,659 | 2,074 | 2,074 | None. | None. |
| London Guarantee and Accident | 43,012 | 33,671 | 34,183 | 4,630 | None. |
| London Mutual | 20,512 | 2,339 | 2,339 | None. | None. |
| Marine Insurance Company | 43,225 | 7,887 | 11,543 | 2,217 | None. |
| Motor Union | 123,731 | 42,968 | 30,368 | 15,600 | None. |
| National-Ben Franklin | 71 | 45 | 1,725 | None. | None. |
| National Fire | 101 | None | None. | None. | None. |
| Newark | 2,627 | 360 | 360 | None. | None. |
| New Jersey | 5,493 | 2,418 | 2,419 | 346 | None. |
| Niagara | 10,963 | 6,175 | 6,667 | 230 | None. |
| North American Accident | 19,746 | 26,942 | 23,128 | 6,509 | None. |
| Northern Assurance | 27,179 | 22,122 | 13,206 | 8,916 | None. |
| Northwestern Mutual | 2,831 | 64 | 64 | None. | None. |
| Northwestern National | 25,947 | 9,345 | 10,557 | 1,442 | None. |
| Norwich Union | 86,853 | 35,114 | 36,739 | 3,547 | None. |
| Occidental | 8,598 | 4,867 | 3,941 | 926 | None. |
| Ocean Accident and Guarantee | 133,975 | 84,042 | 74,296 | 12,350 | None. |
| Pacific Marine | 205 | None | None. | None. | None. |
| Palatine | 4,392 | 970 | 529 | 441 | None. |
| Phœnix Insurance | 24,241 | 23,549 | 20,251 | 3,299 | None. |
| Providence Washington | 27,735 | 16,707 | 14,130 | 2,682 | None. |
| Queen of America | 56,089 | 31,054 | 22,353 | 9,375 | None. |
| Railway Passengers | 26,918 | 12,755 | 11,679 | 1,600 | 210 |
| Royal Exchange | 55,133 | 29,546 | 39,011 | 1,226 | None. |
| St. Paul Fire and Marine | 51,888 | 15,461 | 25,681 | 2,946 | 900 |
| Scottish Metropolitan | 25,764 | 12,683 | 9,488 | 2,045 | None. |
| Scottish Union and National | 16,070 | 6,591 | 11,586 | 1,173 | None. |
| Springfield | 5,742 | None. | None. | None. | None. |
| Traders and General | 3,794 | 558 | None. | 557 | None. |
| Union Assurance | 3,911 | 1,101 | 569 | 532 | None. |
| Union Marine | 12,346 | 11,014 | 10,047 | 1,332 | None. |
| Union of Canton | 44,151 | 35,510 | 30,536 | 5,104 | None. |
| United States Fire | 2,232 | None | None. | None. | None. |
| Western Assurance | 74,674 | 49,469 | 47,367 | 5,861 | None. |
| Totals | 2,325,785 | 1,222,401 | 1,149,364 | 218,181 | 3,810 |

TABLE XLIV—ABSTRACT OF AUTOMOBILE (B) INSURANCE IN CANADA FOR THE YEAR 1920

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not resisted | Resisted |
| | $ | $ | $ | $ | $ |
| Ætna Insurance | 6,213 | 1,670 | 1,670 | None | None. |
| Alliance Assurance | 26,693 | 4,702 | 11,613 | 3,514 | None. |
| Alliance Insurance | 11,098 | 6,670 | 4,804 | 1,266 | None. |
| American Alliance | 175 | 59 | None | 59 | None. |
| British America | 80,809 | 45,496 | 39,379 | 13,448 | 150 |
| Britisb Crown | 39,762 | 24,235 | 27,087 | 7,149 | None. |
| British Traders | 54,870 | 26,112 | 24,910 | 2,357 | 250 |
| Canada Accident | 66,618 | 34,335 | 28,902 | 11,170 | None. |
| Canada Security | 4,653 | 1,537 | 912 | 625 | None. |
| Canadian Fire | 10,486 | 3,247 | 2,957 | 290 | None. |
| Canadian Surety | 45,997 | 16,924 | 13,992 | 182 | 4,750 |
| Casualty Company of Canada | 1,132 | 70 | 70 | None. | None. |
| Car and General | 6,727 | 3,156 | 2,406 | 1,125 | None |
| Columbia Insurance | 13,633 | 19,815 | 9,667 | 10,148 | None. |
| Continental Casualty | 18,280 | 7,292 | 6,355 | 1,212 | 75 |
| Continental Insurance | 2,381 | 1,874 | 1,874 | None | None. |
| Dominion Fire | 5,973 | 4,705 | 4,275 | 430 | None. |
| Dominion Gresham | 60,050 | 33,680 | 31,375 | 9,877 | None. |
| Dominion of Canada Guarantee and Accident | 94,581 | 62,944 | 58,926 | 7,904 | None. |
| Eagle Star | 12,220 | 537 | 12 | 525 | None. |
| Employers' Liability | 272,251 | 135,168 | 129,168 | 28,000 | 13,000 |
| Fidelity and Casualty | 11,948 | 15,719 | 17,615 | 991 | 5,000 |
| Fidelity-Phenix | 2,281 | 1,901 | 1,874 | None. | None. |
| General Accident of Canada | 143,442 | 79,458 | 105,764 | 15,694 | None. |
| General Animals | 26,027 | 18,931 | 17,928 | 1,003 | None. |
| Glens Falls | 9,219 | 10,106 | 6,841 | 3,265 | None. |
| Globe and Rutgers | 11,056 | 6,162 | 5,547 | 615 | None. |
| Globe Indemnity | 154,237 | 107,331 | 100,831 | 20,000 | None. |
| Great American | 29,105 | 29,051 | 20,271 | 8,780 | None. |
| Guardian Insurance Company of Canada | 85,961 | 54,292 | 55,875 | 19,863 | None. |
| Hartford Accident | None | None | None | None | None. |
| Home | 18,274 | 27,645 | 25,786 | 1,859 | None. |
| Imperial Guarantee and Accident | 50,814 | 26,647 | 19,687 | 10,289 | None. |
| Insurance Company of North America | 14,285 | 11,890 | 6,778 | 5,509 | None. |
| Law, Union and Rock | 28,935 | 37,299 | 19,196 | 6,011 | 16,125 |
| London and Lancashire Guarantee and Accident | 125,488 | 67,201 | 59,484 | 14,356 | 1,755 |
| London and Lancashire Insurance | 2,687 | 17,223 | 7,139 | 885 | 9,200 |
| London Assurance | 5,334 | 1,859 | 859 | 1,000 | None. |
| London Guarantee and Accident | 149,177 | 82,257 | 71,485 | 30,785 | None. |
| London Mutual | 20,382 | 8,546 | 5,722 | 2,825 | None. |
| Lumbermen's Mutual Casualty | 650 | None | None | None. | None. |
| Marine | 21,600 | 15,935 | 13,085 | 2,851 | None. |
| Maryland Casualty | 41,401 | 19,634 | 19,513 | 5,156 | None. |
| Merchants and Employers | 40,697 | 30,685 | 20,240 | 2,274 | 12,565 |
| Motor Union | 53,025 | 14,477 | 13,077 | 1,400 | None. |
| National Fire | 211 | None. | None. | None. | None. |
| Newark | 178 | 20 | 20 | None | None. |
| Niagara | 1,181 | 1,018 | 1,038 | 413 | None. |
| North American Accident | 51,599 | 29,458 | 28,827 | 6,691 | None. |
| Northern Assurance | 38,729 | 20,172 | 15,461 | 4,711 | None. |
| Northwestern Mutual | 2,854 | 2,643 | 2,085 | 559 | None. |
| Northwestern National | 14,574 | 14,111 | 11,829 | 2,282 | None. |
| Norwich Union | 120,037 | 44,288 | 50,520 | 9,586 | None. |
| Occidental | 7,075 | 4,707 | 1,636 | 3,071 | None. |
| Ocean Accident | 144,823 | 59,748 | 62,448 | 24,300 | None. |
| Pacific Marine | 236 | 65 | 2 | 63 | None. |
| Palatine | 2,245 | 396 | 231 | 165 | None. |
| Preferred Accident | 16,183 | 6,502 | 7,300 | 702 | None. |
| Providence Washington | 6,227 | 1,038 | 1,479 | 368 | None. |
| Queen | 24,455 | 18,287 | 20,082 | 1,530 | None. |
| Railway Passengers | 85,827 | 39,108 | 42,148 | 9,570 | 625 |
| Royal Exchange | 87,905 | 33,231 | 38,754 | 2,015 | None. |
| Royal Indemnity | 16,184 | 11,022 | 5,144 | 5,878 | None. |
| St. Paul | 8,022 | 6,088 | 8,220 | 1,769 | None. |
| Scottish Metropolitan | 18,521 | 8,844 | 6,479 | 1,815 | None. |
| Scottish Union | 11,487 | 10,907 | 8,476 | 2,429 | None. |
| Traders and General | 3,896 | 1,843 | None | 1,843 | None. |
| Travelers Indemnity | 100,786 | 51,715 | 49,235 | 105,243 | None. |
| Union Assurance | 1,363 | 10 | 10 | None | None |
| Union Marine | 7,287 | 1,744 | 417 | 1,326 | None |
| Union of Canton | 63,959 | 38,510 | 33,461 | 6,829 | None |
| United States Fidelity and Guaranty | 104,684 | 73,280 | 70,120 | 5,595 | 6,900 |
| Western Assurance | 55,935 | 21,741 | 24,759 | 4,432 | 50 |
| Yorkshire | 63,930 | 21,730 | 29,234 | 9,527 | None. |
| Total | 2,939,112 | 1,644,058 | 1,534,396 | 467,404 | 70,445 |

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TABLE XLIV—ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1920

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not resisted | Resisted |
| | $ | $ | $ | $ | $ |
| Alliance Assurance | 5,774 | 3,190 | 3,038 | 253 | None. |
| American Surety | 14,132 | 1,932 | 977 | 1,230 | None. |
| Canada Accident | 8,293 | 2,512 | 1,917 | 675 | None |
| Canadian Surety | 19,239 | 10,205 | 8,988 | 444 | 1,995 |
| Dominion Gresham | 60,203 | 39,486 | 41,535 | 6,060 | None. |
| Dom. of Canada G'tee & Acc't | 10,659 | 4,849 | 5,412 | 797 | None. |
| Employers Liability | 8,969 | 2,452 | 2,110 | 352 | None. |
| Fidelity & Casualty | 39,340 | 23,348 | 28,667 | 1,051 | None. |
| General Accident of Canada | 8,023 | 2,322 | 1,548 | 774 | None. |
| Globe Indemnity | 12,793 | 14,275 | 6,962 | 8,000 | None. |
| Guardian Ins. Co. of Canada | 9,494 | 6,170 | 7,164 | 2,159 | None. |
| Law, Union & Rock | 13,947 | 6,491 | 6,305 | 1,100 | None. |
| London and Lancashire G'tee and Accident | 789 | 81 | 81 | None. | None. |
| Maryland Casualty | 61,092 | 35,085 | 20,931 | 17,208 | None. |
| National Surety | 9,410 | 6,818 | 6,818 | None. | None. |
| North American Acc't | 1,382 | 328 | 328 | None. | None. |
| Northern Assurance | 26 | None. | None. | None. | None. |
| Ocean Accident & G'tee | 5,538 | 3,729 | 1,729 | 2,500 | None. |
| Railway Passengers | 1,843 | 434 | 359 | 125 | None. |
| Royal Indemnity | 24,588 | 7,723 | 6,309 | 1,414 | None. |
| Travelers Indemnity | 70,770 | 17,005 | 7,184 | 10,853 | None. |
| United States Fidelity & Guaranty | 94,415 | 55,721 | 45,621 | 4,500 | 6,500 |
| | 481,019 | 244,166 | 203,983 | 59,435 | 8,495 |

ABSTRACT OF LIABILITY INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Alliance Assurance | 33,110 | 29,489 | 22,223 | 12,789 | None. |
| Canada Accident | 138,620 | 86,632 | 72,773 | 52,847 | None. |
| Car and General | 1,522 | 25 | 85 | None | None. |
| Continental Casualty | 1,532 | 3,511 | 125 | 3,386 | None. |
| Dominion Gresham | 36,714 | 22,080 | 17,690 | 7,630 | None. |
| Employers Liability | 651,583 | 362,701 | 372,701 | 150,000 | 50,000 |
| Fidelity & Casualty | 7,730 | — 651 | 120 | 79 | None. |
| General Accident of Canada | 97,470 | 25,675 | 35,795 | 14,880 | None. |
| Globe Indemnity | 188,881 | 109,729 | 92,670 | 63,630 | None. |
| Guardian Ins. Co. of Canada | 55,787 | 28,887 | 30,743 | 12,421 | None. |
| Imperial G'tee & Acc't Co | 2,280 | 637 | 702 | None | None. |
| Law, Union & Rock | 44,687 | 31,764 | 20,597 | 28,166 | 2,000 |
| London G'tee & Acc't | 169,931 | 79,143 | 84,275 | 137,373 | None. |
| London & Lancashire G'tee & Acc't | 23,342 | 22,271 | 16,219 | 6,144 | 5,325 |
| Maryland Casualty | 94,810 | 57,762 | 46,084 | 51,245 | None. |
| Merchants & Employers | 130,809 | 75,045 | 76,547 | 12,173 | 9,725 |
| North American Accident | 329,143 | 230,747 | 207,867 | 133,007 | None. |
| Northern Assurance | 7,719 | 5,957 | 3,477 | 2,480 | None. |
| Norwich Union Fire | 30,229 | 10,954 | 15,408 | 4,412 | 1,375 |
| Ocean Accident & Guarantee | 216,564 | 111,242 | 75,273 | 108,807 | None. |
| Railway Passengers | 119,189 | 46,852 | 38,012 | 44,110 | 2,000 |
| Royal Exchange | 35,588 | 17,656 | 18,170 | 6,792 | None. |
| Royal Indemnity | 1,696 | 980 | 365 | 615 | None. |
| Scottish Metropolitan | 173,959 | 108,040 | 88,270 | 27,895 | 4,750 |
| Security Mutual Casualty | 11,086 | 4,992 | 4,829 | 3,369 | None. |
| Travelers Insurance | 353,343 | 115,010 | 127,790 | 46,754 | None. |
| United States Fidelity & Guaranty | 70,221 | 41,373 | 45,403 | 9,465 | 5,000 |
| Yorkshire | 104,973 | 45,906 | 27,985 | 41,553 | None |
| | 3,162,518 | 1,674,409 | 1,542,198 | 982,322 | 80,175 |

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Continental Insurnce | 4,021 | None | None. | None. | None. |
| Equitable Fire | 401 | None. | None. | None. | None. |
| Fidelity-Phenix | 7,068 | None. | None. | None. | None. |
| Glens Falls | 5,379 | None. | None. | None. | None. |
| Globe and Rutgers | 77,360 | None. | None. | None. | None. |
| Great American | — 214 | None. | None. | None. | None. |
| Hartford Fire | 23,930 | None. | None. | None. | None. |
| Home Insurance | — 3,357 | None. | None. | None. | None. |
| Insurance Co. of North America | 21,343 | None. | None. | None. | None. |
| Liverpool-Manitoba | 553 | None. | None. | None. | None. |
| Niagara Fire | 4,019 | None. | None. | None. | None. |
| Providence Washington | 2,864 | None. | None. | None. | None. |
| Scottish Union & National | 17 | None. | None. | None. | None. |
| United States Fire Ins. Co | 1,879 | None. | None. | None. | None. |
| Westchester | 1,308 | None. | None. | None. | None. |
| Western | 1,949 | None. | None. | None. | None |
| | 148,525 | None. | None. | None. | None. |

TABLE XLIV.—ABSTRACT OF FORGERY INSURANCE IN CANADA FOR THE YEAR 1920

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not resisted | Resisted |
| | $ | $ | $ | $ | $ |
| Canadian Surety | 636 | None. | None. | None. | None. |
| | 636 | None | None. | None. | None. |

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Alliance Assurance | 12,145 | 2,826 | 1,697 | 2,230 | None. |
| American Surety | 54,102 | 31,035 | 5,307 | 32,304 | None. |
| Canada Accident | 20,624 | 5,402 | 5,252 | 1,450 | None. |
| Canadian Surety | 88,491 | 22,139 | 9,955 | 23,044 | 1,500 |
| Dominion Gresham | 7,087 | 1,050 | 590 | 460 | None. |
| Dominion of Canada G'tee & Acc't | 52,372 | 10,632 | 10,271 | 6,278 | None. |
| Employers Liability | 89,928 | 30,382 | 27,838 | 24,500 | 1,500 |
| General Accident of Canada | 19,949 | 3,241 | 2,166 | 1,900 | None. |
| Globe Indemnity | 8,956 | 6,615 | — 226 | 13,000 | None. |
| Grain Insurance | 60,825 | 650 | None | 650 | None. |
| Guarantee Co. of North America | 122,856 | 36,845 | 12,898 | 30,397 | 10,000 |
| Guardian Insurance Co | 13,684 | — 810 | — 627 | 1,382 | None. |
| Imperial G'tee & Acc't | 45,555 | 5,734 | 5,734 | 9,300 | 900 |
| International Fidelity | 7,022 | 841 | 1,678 | None. | None |
| London Guarantee & Accident | 127,368 | 30,650 | 24,540 | 16,910 | 25,000 |
| London & Lancashire G'tee & Acc't | 36,704 | 1,794 | 9,652 | 1,733 | 2,500 |
| Maryland Casualty | 31,796 | — 8,074 | 710 | 10,002 | None. |
| National Surety Co | 96,845 | 37,924 | 23,724 | 30,529 | None. |
| Northern Assurance | 1,528 | None. | None. | None | None. |
| Ocean Accident & Guarantee | 27,231 | 7,294 | — 396 | 9,360 | None. |
| Railway Passengers | 12,609 | 2,773 | 348 | 3,075 | 3,000 |
| Royal Indemnity | 48,301 | 2,703 | None. | 2,703 | None. |
| Scottish Metropolitan | 859 | None | None | None. | None. |
| United States Fidelity & Guaranty | 285,677 | 139,035 | 37,283 | 110,664 | 62,050 |
| | 1,272,514 | 370,681 | 178,194 | 327,737 | 106,450 |

GUARANTEE COMPANY OF NORTH AMERICA

| | | | | | |
|---|---|---|---|---|---|
| In Canada | 122,856 | 36,845 | 12,898 | 30,397 | 10,000 |
| In other countries | 220,844 | 9,254 | 49,736 | 25,819 | None |
| | 343,700 | 46,099 | 62,634 | 56,216 | 10,000 |

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Acadia Fire | 35,153 | 7,570 | 7,570 | None. | None. |
| Alliance Assurance | 190,060 | 68,215 | 68,215 | None. | None |
| Bee Hail | 136,489 | 75,062 | 75,062 | None. | None |
| British America | 280,594 | 101,334 | 101,334 | None. | None |
| British Crown | 215,782 | 95,523 | 95,523 | None. | None |
| British Traders | 118,792 | 47,312 | 47,312 | None. | None |
| Canada Security | 290,361 | 141,524 | 153,492 | 2,396 | None. |
| Canadian Indemnity | 280,414 | 92,945 | 92,945 | None. | None |
| Car and General | 331,781 | 115,715 | 115,715 | None. | None. |
| Connecticut Fire | 176,316 | 83,628 | 83,730 | None. | None. |
| Continental Insurance | 175,991 | 77,120 | 77,350 | None. | None. |
| Dominion Fire | 141,299 | 72,510 | 63,462 | None. | None. |
| Eagle, Star & British Dominions | 100,238 | 45,372 | 45,372 | None. | None. |
| Employers Liability | 197,462 | 90,024 | 90,024 | None. | None |
| Excess | 173,601 | 69,660 | 69,660 | None. | None. |
| Federal | 113,239 | 51,398 | 51,398 | None. | None. |
| Fidelity-Phenix | 175,991 | 77,121 | 76,891 | 230 | None. |
| General Accident of Canada | 23,846 | 8,161 | 8,231 | 15 | None. |
| General Accident, Fire and Life | 231,219 | 62,132 | 62,171 | None. | None. |
| Glens Falls | 176,827 | 82,729 | 83,229 | 700 | None. |
| Great American | 94,676 | 26,288 | 26,153 | 135 | None |
| Hartford Fire | 681,923 | 294,740 | 294,509 | None. | None. |
| Home Insurance | 717,449 | 286,234 | 286,390 | 382 | None. |
| London Guarantee & Accident | 127,102 | 29,063 | 29,062 | None. | None. |
| Merchants Fire | 105,071 | 56,285 | 56,285 | None. | None. |
| Phœnix Insurance | 176,317 | 80,683 | 83,729 | None. | None. |
| Union of Canton | 146,716 | 49,294 | 48,956 | None. | None. |
| Westchester | 176,317 | 83,628 | 83,729 | None. | None. |
| | 5,800,026 | 2,371,270 | 2,377,799 | 3,858 | None. |

TABLE XLIV.—ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR, 1920

| Companies | Premiums for the Year | Losses incurred during the Year | Claims Paid | Reserved for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not resisted | Resisted |
| | $ | $ | $ | $ | $ |
| Alliance Insurance | 61 | None | None | None | None |
| American & Foreign Marine | 31,279 | 393 | 393 | None | None |
| British America | 5,210 | 9,096 | 28 | 9,068 | None |
| British and Foreign Marine | 1,167 | None | None | None | None |
| Columbia | 11,262 | 1,554 | 3,054 | None | None |
| Fireman's Fund | 20,861 | 32,630 | 8,608 | 24,053 | None |
| Glens Falls | 4,397 | 4,440 | 3,940 | 500 | None |
| Globe & Rutgers | 1,430 | 34 | 34 | None | None |
| Hartford Fire | 60,698 | 38,232 | 37,892 | 1,082 | None |
| Insurance Co. of North America | 23,349 | 10,824 | 11,074 | None | None |
| London Assurance | 5,520 | None | None | None | None |
| Marine | 44,838 | 4,808 | 4,808 | None | None |
| Ocean Marine | 10,944 | 3,219 | 3,219 | None | None |
| Queen of America | 53 | None | None | None | None |
| St. Paul Fire & Marine | 43,348 | 9,477 | 10,732 | 1,093 | None |
| Union Assurance Society | 10,738 | 222 | 222 | None | None |
| Union Marine | 581 | 9 | 9 | None | None |
| Union of Canton | 95,235 | 109,940 | 123,804 | 10,589 | None |
| Western | 52,692 | 9,916 | 14,813 | 2,132 | None |
| | 423,663 | 234,794 | 222,720 | 48,517 | None |

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| General Animals | 73,522 | 33,094 | 31,976 | 5,282 | None |
| Yorkshire | 39,294 | 19,966 | 17,611 | 3,710 | None |
| | 112,816 | 53,060 | 49,587 | 8,992 | None |

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | | |
|---|---|---|---|---|---|---|
| Alliance Assurance | 7,605 | 4,103 | 3,295 | 958 | None | |
| Canada Accident | 29,183 | 16,242 | 15,552 | 2,570 | None | |
| Canadian Surety | 9,576 | 8,300 | 8,300 | 330 | None | |
| Casualty Co. of Canada | 27,821 | 13,020 | 13,084 | 3,377 | None | |
| Dominion Gresham | 10,223 | 3,614 | 3,364 | 250 | None | |
| Dom. of Canada G'tee and Acc't Co | 40,392 | 28,739 | 29,787 | 2,648 | None | |
| Fidelity & Casualty | 19,133 | 14,704 | 15,570 | 475 | None | |
| General Animals | 23,879 | 8,789 | 9,024 | 106 | None | |
| Guardian Insurance Co. of Canada | 19,883 | 14,404 | 13,760 | 1,862 | None | |
| Imperial Guarantee and Accident | 9,028 | 7,362 | 7,022 | 915 | None | |
| Law, Union and Rock | 10,504 | 6,485 | 5,881 | 604 | None | |
| Lloyds Plate Glass | 80,262 | 52,978 | 53,489 | 5,988 | None | |
| London & Lanc. Guarantee and Accident | 32,813 | 20,751 | 19,348 | 4,297 | None | |
| Maryland Casualty | 13,459 | 9,793 | 9,431 | 1,136 | None | |
| Merchant's & Employers' | 27,620 | 21,327 | 21,145 | 1,964 | None | |
| Mount Royal | 28,711 | 13,019 | 12,779 | 240 | None | |
| National Prov. Plate Glass | 17,891 | 17,642 | 19,549 | None | None | |
| New York Plate Glass | 32,913 | 18,249 | 19,219 | 3,324 | None | |
| North American Accident | 36,136 | 19,243 | 20,189 | 1,365 | None | |
| Northern Assurance | 12,186 | 2,975 | 2,795 | 180 | None | |
| Norwich Union Fire | 33,515 | 13,108 | 13,337 | 2,021 | None | |
| Ocean Accident & Guarantee | 84,907 | 50,107 | 50,447 | 3,660 | None | |
| Railway Passengers | 43,129 | 24,732 | 22,134 | 6,570 | | 300 |
| Travelers Indemnity | 9,442 | 3,723 | 3,663 | 378 | None | |
| United States Fidelity & Guaranty | 15,217 | 10,322 | 10,067 | 1,235 | None | |
| Yorkshire | 15,048 | 8,420 | 7,072 | 2,286 | None | |
| | 690,476 | 412,151 | 409,393 | 48,739 | | 300 |

TABLE XLIV—ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1920

| Companies | Premiums for the year | Losses incurred during the Year | Claims Paid | Reserve for Unsettled Claims | |
|---|---|---|---|---|---|
| | | | | Not resisted | Resiste l |
| | $ | $ | $ | $ | $ |
| Alliance Assurance | 55,555 | 48,733 | 45,804 | 6,695 | None |
| Canada Accident | 36,225 | 25,141 | 27,106 | 3,800 | None |
| Car and General | 3,371 | 817 | 747 | 175 | None |
| Continental Casualty | 51,767 | 16,097 | 15,251 | 2,398 | None |
| Dominion Gresham | 42,546 | 27,638 | 25,735 | 3,830 | None |
| Dom. of Canada Guarantee and Accident | 155,922 | 103,216 | 104,500 | 20,364 | None |
| Employers' Liability | 107,963 | 83,506 | 75,276 | 21,230 | None |
| Fidelity & Casualty | 99,887 | 70,757 | 81,357 | 7,030 | None |
| General Accident of Canada | 39,044 | 25,074 | 25,856 | 4,218 | None |
| Globe Indemnity | 130,506 | 75,210 | 79,249 | 12,000 | None |
| Guardian Ins. of Canada | 42,887 | 39,355 | 44,124 | 4,814 | None |
| Imperial G'tee & Acc't | 129,739 | 65,869 | 67,280 | 10,275 | None |
| Law, Union & Rock | 8,685 | 15,534 | 16,090 | 1,952 | None |
| London & Lanc. Guarantee and Accident | 95,592 | 79,672 | 80,096 | 17,018 | 500 |
| London Guarantee & Acc't | 43,304 | 30,856 | 20,726 | 15,135 | None |
| Maryland Assurance | 14,961 | 35,156 | 47,308 | 2,061 | None |
| Maryland Casualty | 46,222 | 11,886 | 6,081 | 6,194 | None |
| Merchants & Employers | 3,291 | 2,452 | 2,473 | None | None |
| National Benefit | 2,683 | 10 | 10 | None | None |
| North American Accident | 31,781 | 22,427 | 22,671 | 2,927 | None |
| Northern Assurance | 12,570 | 3,999 | 3,109 | 890 | None |
| Norwich Union Fire | 73,328 | 57,293 | 54,610 | 9,059 | None |
| Ocean Accident & Guarantee | 95,895 | 47,142 | 51,942 | 8,200 | None |
| Preferred Accident | 6,371 | 6,790 | 6,239 | 1,200 | None |
| Railway Passengers | 31,505 | 21,891 | 20,736 | 4,055 | None |
| Royal Exchange | 7,573 | 3,855 | 4,900 | 215 | None |
| Royal Indemnity | 1,533 | 418 | 313 | 105 | None |
| Scottish Metropolitan | 21,476 | 10,134 | 10,536 | 638 | None |
| Travelers Indemnity | 133,787 | 83,103 | 89,696 | 11,372 | None |
| United States Fidelity & Guaranty | 28,384 | 24,933 | 23,563 | 3,800 | None |
| Yorkshire | 23,580 | 29,396 | 29,538 | 5,352 | None |
| | 1,575,548 | 1,068,450 | 1,074,032 | 187,002 | 500 |

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| American Lloyds | 3,211 | 3,587 | 3,755 | 558 | None |
| British & Foreign Marine | 1,048 | 1,465 | 1,465 | None | None |
| Glens Falls | 1,106 | None | None | None | None |
| Hartford Fire | 25,274 | 11,438 | 11,524 | None | None |
| Home Insurance | 10,675 | 7,161 | 5,191 | 2,075 | None |
| Maryland Casualty | 51,780 | 44,360 | 50,788 | 10,936 | None |
| Scottish Union & National | 2,062 | 480 | None | 600 | None |
| Springfield Fire & Marine | 3,648 | None | None | None | None |
| | 98,804 | 68,491 | 72,753 | 14,169 | None |

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Boiler Inspection | 132,922 | 5,135 | 5,135 | None | None |
| Employers' Liability | 900 | None | None | None | None |
| Fidelity & Casualty | 35,941 | 2,789 | 3,939 | 453 | 11,767 |
| General Accident of Canada | 48,105 | 2,525 | 1,745 | 972 | None |
| Hartford Steam Boiler | 1,300 | None | None | None | None |
| Maryland Casualty | 36,378 | 2,060 | 2,060 | None | None |
| Royal Indemnity | 12,593 | None | None | None | None |
| Travelers Indemnity | 55,346 | 5,015 | 3,251 | 2,214 | None |
| | 323,485 | 17,524 | 16,130 | 3,639 | 11,767 |

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Chartered Trust and Executor | None | None | None | None | None |
| | None | None | None | None | None |

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1920

| | | | | | |
|---|---|---|---|---|---|
| Ætna Insurance | 4,223 | 21,381 | 1,381 | 20,021 | None |
| American Central | 3,182 | 9,992 | 1,178 | 8,814 | None |
| Continental | 3,753 | 50 | None | 50 | None |
| Fidelity-Phenix | 3,416 | 603 | 558 | 85 | None |
| Glens Falls | 2,300 | −71 | 180 | None | None |
| Great American | 3,312 | 1,814 | 2,244 | 100 | None |
| Hartford Fire | 48,381 | 3,840 | 29,426 | 1,147 | None |
| Home Insurance | 67,028 | −9,216 | 107,131 | 5,932 | None |
| Insurance Co. of State of Pa | 1,466 | 70 | 70 | None | None |
| National Fire of Hartford | 650 | None | None | None | None |
| National Union | 1,443 | 523 | 518 | 5 | None |
| Niagara | 329 | −46 | 194 | 30 | None |
| Northwestern National | 407 | 50 | 45 | 6 | None |
| St. Paul Fire & Marine | 13,959 | 4,523 | 12,719 | 853 | None |
| Scottish Union and National | 735 | 244 | 244 | None | None |
| Springfield Fire & Marine | 2,742 | 5,398 | 43 | 5,400 | None |
| United States Fire | 45 | None | None | None | None |
| | 158,321 | 39,155 | 155,931 | 42,443 | None |

TABLE XLV—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CASUALTY COMPANY OF CANADA.

| Nature of Business. | Net cash received for Premiums. | Losses incurred during the Year. | Claims Paid. | Reserve for Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|
| | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | |
| Automobile (B) | 1,132 | 70 | 70 | None | None | Total business. |
| Plate Glass | 27,821 | 13,260 | 13,084 | 3,377 | None | December 31, 1920. |
| | 28,953 | 13,330 | 13,154 | 3,377 | None. | |

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 41,912 | 14,592 | 21,657 | 2,289 | None. | |
| Auto (B) | 60,050 | 33,680 | 31,375 | 9,877 | None. | |
| Burglary | 60,203 | 39,486 | 41,355 | 6,060 | None. | Total business |
| Guarantee | 7,087 | 1,050 | 540 | 160 | None. | December 31, 1920. |
| Liability | 36,714 | 22,080 | 17,690 | 7,630 | None. | |
| Plate Glass | 10,223 | 3,614 | 3,364 | 250 | None. | |
| Sickness | 42,546 | 27,638 | 25,735 | 3,830 | None. | |
| | 258,735 | 142,050 | 141,946 | 30,396 | None. | |

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

| | | | | | | |
|---|---|---|---|---|---|---|
| Auto (B) in Canada | 26,027 | 18,931 | 17,928 | 1,003 | None | |
| Live Stock—in Canada | 73,522 | 33,094 | 31,976 | 5,282 | None. | |
| Live Stock—in other countries | 259 | None | None. | None | None | Total business December 31, 1920. |
| Plate Glass—in Canada | 23,879 | 8,789 | 9,024 | 106 | None | |
| | 123,687 | 60,814 | 58,928 | 6,391 | None | |

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 3,250 | 785 | 785 | None | None | |
| Accident and Sickness Combined | 49,126 | 17,792 | 18,689 | 2,519 | 120 | Total business |
| Auto (B) | 49,697 | 30,685 | 20,240 | 2,274 | 12,565 | December 31, 1920. |
| Liability | 130,809 | 75,015 | 76,347 | 12,473 | 9,725 | |
| Plate Glass | 27,620 | 21,327 | 21,143 | 1,964 | None | |
| Sickness | 3,291 | 2,452 | 2,473 | None | None | |
| | 245,793 | 148,086 | 139,879 | 19,230 | 22,410 | |

AMERICAN SURETY COMPANY OF NEW YORK.

| | | | | | | |
|---|---|---|---|---|---|---|
| Burglary | 14,132 | 1,032 | 977 | 1,230 | None. | In Canada, Decem- |
| Guarantee | 54,102 | 31,035 | 5,307 | 32,304 | None | ber, 31, 1920. |
| | 68,234 | 32,967 | 6,284 | 33,534 | None | |

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

| | | | | | | |
|---|---|---|---|---|---|---|
| Inland Transportation | 1,167 | None | None | None. | None. | In Canada, Decem- |
| Sprinkler Leakage | 1,048 | 1,465 | 1,465 | None. | None | ber 31, 1920. |
| | 2,215 | 1,465 | 1,465 | None. | None | |

CONTINENTAL CASUALTY COMPANY

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 55,391 | 20,891 | 21,179 | 4,501 | None. | |
| Auto (B) | 18,280 | 7,292 | 6,355 | 1,212 | 75 | In Canada, Decem- |
| Liability | 1,532 | 3,511 | 125 | 3,386 | None. | ber 31, 1920. |
| Sickness | 51,767 | 16,097 | 15,251 | 2,398 | None | |
| | 126,970 | 47,791 | 42,910 | 11,497 | 75 | |

TABLE XLV—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Continued.*

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

| Nature of Business. | Net cash received for Premiums. | Losses incurred during the Year. | Claims Paid. | Reserve for Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|
| | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | |
| Accident | 82,344 | 43,323 | 62,404 | 5,272 | None. | |
| Auto (B) | 11,948 | 15,719 | 17,615 | 991 | 5,000 | |
| Burglary | 39,340 | 23,348 | 28,667 | 1,051 | None | In Canada, December 31, 1920. |
| Liability | 7,730 | −651 | 120 | 79 | None. | |
| Plate Glass | 19,133 | 14,704 | 15,570 | 475 | None. | |
| Sickness | 99,887 | 70,757 | 81,387 | 7,030 | None. | |
| Steam Boiler | 35,941 | 2,789 | 3,939 | 453 | 11,767 | |
| | 296,323 | 169,989 | 209,702 | 15,351 | 16,767 | |

MARYLAND ASSURANCE COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 13,268 | 5,716 | 15,228 | 880 | None. | In Canada, December, 31, 1920. |
| Sickness | 14,961 | 35,156 | 47,308 | 2,061 | None | |
| | 28,229 | 40,872 | 62,536 | 2,941 | None. | |

HARTFORD ACCIDENT AND INDEMNITY COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | None. | None. | None | None. | None. | |
| Automobile (B) | None. | None. | None. | None. | None. | |
| Burglary | None. | None. | None. | None. | None. | |
| Liability | None. | None. | None. | None. | None. | In Canada, December 31, 1920. |
| Guarantee | None. | None | None. | None | None. | |
| Live Stock | None. | None | None | None. | None | |
| Plate Glass | None. | None. | None | None. | None | |
| Sickness | None. | None | None. | None. | None | |
| | None. | None | None | None. | None | |

MARYLAND CASUALTY COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 40,986 | 20,728 | 17,469 | 3,259 | None. | |
| Auto (B) | 41,401 | 19,634 | 19,513 | 5,156 | None. | |
| Burglary | 61,062 | 35,085 | 20,931 | 17,268 | None. | |
| Guarantee | 31,796 | −8,074 | 710 | 10,002 | None. | In Canada, December 31, 1920. |
| Liability | 94,810 | 57,762 | 46,084 | 51,245 | None. | |
| Plate Glass | 13,459 | 9,793 | 9,431 | 1,136 | None | |
| Sickness | 46,222 | 11,886 | 6,081 | 6,194 | None. | |
| Sprinkler Leakage | 51,780 | 44,360 | 50,788 | 10,936 | None. | |
| Steam Boiler | 36,378 | 2,060 | 2,060 | None. | None. | |
| | 417,924 | 193,234 | 173,067 | 105,136 | None. | |

NATIONAL SURETY COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Burglary | 9,410 | 6,818 | 6,818 | None. | None. | In Canada, December 31, 1920. |
| Guarantee | 96,845 | 37,924 | 23,724 | 30,529 | None. | |
| | 106,255 | 44,742 | 30,542 | 30,529 | None. | |

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 9,469 | 2,839 | 1,889 | 1,300 | None. | In Canada, December 31, 1920. |
| Auto (B) | 16,183 | 6,502 | 7,300 | 702 | None | |
| Sickness | 6,371 | 6,790 | 6,239 | 1,200 | None. | |
| | 32,023 | 16,131 | 15,428 | 3,202 | None. | |

TABLE XLV—ABSTRACT OF ACCIDENT, GUARANTEE, PLATE GLASS, SICKNESS, ETC., BUSINESS TRANSACTED BY COMPANIES WHICH TRANSACT MORE THAN ONE CLASS OF BUSINESS OF CASUALTY INSURANCE—*Concluded.*

ROYAL INDEMNITY COMPANY.

| Nature of Business. | Net cash received for Premiums. | Losses incurred during the Year. | Claims Paid. | Reserve for Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|
| | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | |
| Accident | 2,525 | 850 | 450 | 400 | None. | |
| Auto (B) | 16,184 | 11,022 | 5,144 | 5,878 | None. | |
| Burglary | 24,588 | 7,723 | 6,309 | 1,414 | None. | In Canada, December 31, 1920. |
| Guarantee | 48,301 | 2,703 | None. | 2,703 | None. | |
| Sickness | 1,533 | 418 | 313 | 105 | None. | |
| Steam Boiler | 12,593 | None. | None. | None. | None. | |
| Liability | 1,696 | 980 | 365 | 615 | None. | |
| | 107,420 | 23,696 | 12,581 | 11,115 | None. | |

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 43,337 | 27,461 | 14,950 | 15,480 | None. | |
| Auto (B) | 100,786 | 51,715 | 49,235 | 105,243 | None. | |
| Burglary | 70,770 | 17,005 | 7,184 | 10,853 | None. | In Canada, December 31, 1920. |
| Plate Glass | 9,442 | 3,723 | 3,663 | 378 | None. | |
| Sickness | 133,787 | 83,193 | 80,696 | 11,372 | None | |
| Steam Boiler | 55,346 | 5,015 | 3,251 | 2,214 | None. | |
| | 413,468 | 188,112 | 158,979 | 145,540 | None | |

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 242,752 | 57,955 | 73,989 | 2,982 | None. | In Canada, December 31, 1920. |
| Liability | 353,343 | 115,010 | 127,790 | 46,754 | None. | |
| | 596,095 | 172,965 | 201,779 | 49,736 | None. | |

UNITED STATES FIDELITY AND GUARANTY COMPANY.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident | 32,933 | 7,996 | 4,866 | 3,570 | None. | |
| Auto (B) | 104,684 | 73,280 | 70,120 | 5,595 | 6,900 | |
| Burglary | 94,415 | 55,721 | 45,621 | 4,500 | 6,500 | In Canada, December 31, 1920. |
| Guarantee | 285,677 | 139,035 | 37,283 | 110,664 | 62,650 | |
| Liability | 70,221 | 41,373 | 45,403 | 9,465 | 5,000 | |
| Plate Glass | 15,217 | 10,322 | 10,067 | 1,235 | None | |
| Sickness | 28,384 | 24,933 | 23,563 | 3,800 | None | |
| | 631,531 | 352,660 | 236,923 | 138,829 | 80,450 | |

## CASUALTY INSURANCE IN CANADA, 1920.

(Including business of Provincial licensees.)

NET PREMIUMS RECEIVED.

| No. | Class of business. | Dominion Licensees. | Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp. | Provincial Licensees. (b) Prov. Cos. within prov. other than those by which they are incorp. | Provincial Licensees. Total Provincial Licensees. | Grand Totals. |
|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ |
| 1 | Accident | 2,341,214 | 8,681 | 680 | 9,361 | 2,350,575 |
| 2 | Accident and Sickness combined | 1,073,158 | 101,546 | 90,901 | 192,447 | 1,265,605 |
| | " " (Frsternals) | | 35,114 | 13,091 | 48,205 | 48,205 |
| 3 | Automobile (A) | 2,325,785 | 30,898 | 35,793 | 66,691 | 2,392,476 |
| 4 | Automobile (B) | 2,939,112 | 35,482 | 7,547 | 43,029 | 2,982,141 |
| 5 | Burglary | 481,019 | 13,990 | 15 | 14,005 | 495,024 |
| 6 | Liability | 3,162,518 | 165,626 | | 165,626 | 3,328,144 |
| 7 | Explosion | 148,525 | | | | 148,525 |
| 8 | Funeral | | 129,105 | | 129,105 | 129,105 |
| | " (Fraternals) | | 31,489 | | 31,489 | 31,489 |
| 9 | Forgery | 636 | | | | 636 |
| 10 | Guarantee | 1,272,514 | 38,446 | 7,646 | 46,092 | 1,318,606 |
| 11 | Hail | 5,800,026 | 487,426 | 238,664 | 726,090 | 6,526,116 |
| 12 | Inland Transportation | 423,663 | | | | 423,663 |
| 13 | Live Stock | 112,816 | 19,568 | 11,754 | 31,320 | 144,136 |
| 14 | Plate Glass | 690,476 | 136,270 | 2,155 | 138,425 | 828,901 |
| 15 | Sickness | 1,575,548 | 5,900 | 83 | 5,983 | 1,581,531 |
| | " (Fraternals) | | 564,702 | 144,959 | 709,661 | 709,661 |
| 16 | Sickness and Funeral (Fraternals) combined | | 282,924 | 106,082 | 389,006 | 389,006 |
| 17 | Sprinkler Leakage | 98,804 | | | | 98,804 |
| 18 | Steam Boiler | 323,485 | | | | 323,485 |
| 19 | Title | | | | | |
| 20 | Tornado | 158,321 | | | | 158,321 |
| 21 | Weather | | 222,772 | 2,146 | 224,918 | 224,918 |
| | Totals | 22,927,620 | 2,309,937 | 661,516 | 2,971,453 | 25,899,023 |

## NET LOSSES PAID

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Accident | 948,679 | 8,288 | 5,101 | 13,389 | 962,068 |
| 2 | Accident and Sickness combined | 543,358 | 43,565 | 31,544 | 75,109 | 618,467 |
| | " " (Fraternals | | 34,881 | 14,005 | 48,886 | 48,886 |
| 3 | Automobile (A) | 1,149,364 | 16,570 | 11,319 | 28,189 | 1,177,553 |
| 4 | Automobile (B) | 1,534,396 | 16,946 | 4,857 | 21,803 | 1,556,199 |
| 5 | Burglary | 203,984 | 7,232 | | 7,232 | 211,215 |
| 6 | Liability | 1,542,198 | 104,713 | | 104,713 | 1,646,911 |
| 7 | Explosion | | | | | |
| 8 | Funeral | | 30,016 | | 30,016 | 30,016 |
| | Funeral (Fraternals) | | 92,601 | | 92,601 | 92,601 |
| 9 | Forgery | | | | | |
| 10 | Guarantee | 178,194 | 7,593 | 77 | 7,670 | 185,864 |
| 11 | Hail | 2,377,799 | 146,292 | 82,324 | 228,616 | 2,606,415 |
| 12 | Inland Transportation | 222,720 | | | | 222,720 |
| 13 | Live Stock | 49,587 | 7,153 | 4,555 | 11,708 | 61,295 |
| 14 | Plate Glass | 409,393 | 67,211 | 2,439 | 69,650 | 479,043 |
| 15 | Sickness | 1,074,032 | 2,825 | | 2,825 | 1,076,857 |
| | " (Fraternals) | | 485,389 | 67,509 | 552,898 | 552,898 |
| 16 | Sickness and Funeral Combined (Fraternal) | | 87,914 | 105,433 | 193,347 | 193,347 |
| 17 | Sprinkler Leakage | 72,753 | | | | 72,753 |
| 18 | Steam Boiler | 16,130 | | | | 16,130 |
| 19 | Title | | | | | |
| 20 | Tornado | 155,931 | | | | 155,931 |
| 21 | Weather | | 200,742 | 341 | 201,083 | 201,083 |
| | Totals | 10,478,517 | 1,360,231 | 329,504 | 1,689,735 | 12,168,252 |

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, 1917, as at June 30, 1921.

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| L'Abeille | J. E. Clement, Chief Agent, Montreal | 201,685 | 150,733 | Hail. |
| The Acadia Fire Insurance Company | R. K. Elliott, Secretary, Halifax, N.S. | 80,000 | 77,245 | Fire and Hail. |
| Ætna Insurance Company | A. M. M. Kirkpatrick, Chief Agent, Toronto | 645,333 | 500,617 | Fire, Automobile, Hail, Inland Transportation, Tornado and Sprinkler Leakage. |
| Ætna Casualty and Surety Company | E. J. Christmas, Chief Agent, Montreal | 50,000 | 50,000 | Guarantee. |
| Ætna Life Insurance Company | E. J. Christmas, Chief Agent, Montreal | 6,428,940 | 5,712,330 | Life. |
| Agricultural Insurance Company | P. S. Grant, Chief Agent, Toronto | 55,000 | 52,256 | Fire. |
| Alliance Assurance Company, Limited | T. D. Belfield, Chief Agent, Montreal | 949,366 | 770,132 | Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass, Sickness and Insurance against loss or damage by Robbery. |
| The Alliance Insurance Company of Philadelphia | Robert Hampson & Son, Limited, Chief Agents, Montreal | 190,000 | 180,489 | Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| American Alliance Insurance Company | Wm. Robins, Chief Agent, Toronto | 30,000 | 30,000 | Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia. |
| The American and Foreign Marine Insurance Company | Robert J. Dale, Chief Agent, Montreal | 26,000 | 26,000 | Inland Transportation. |
| American Central Insurance Company | W. P. Fess, Chief Agent, Winnipeg | 208,247 | 180,014 | Fire, Automobile, Explosion and Tornado. |
| American Equitable Assurance Company of New York | J. E. Clement, Chief Agent, Montreal | 50,000 | 50,000 | Fire. |
| The American Insurance Company | C. S. Riley, Chief Agent, Winnipeg | 73,000 | 58,948 | Fire. |
| American Lloyds, Underwriters at | J. E. Clement, Chief Agent, Montreal | 76,900 | 70,044 | Fire and Sprinkler Leakage. |
| American Surety Company of New York | William H. Hall, Chief Agent, Toronto | 100,000 | 82,000 | Burglary and Guarantee. |
| Antigonish Farmers' Mutual Fire Insurance Company | D. Chisholm, Secretary, Antigonish, N.S. | 1,200 | 1,140 | Fire, restricted to Province of Nova Scotia. |
| Atlas Assurance Company, Limited | R. R. Martin, Chief Agent, Montreal | 830,000 | 707,589 | Fire. |
| Beaver Fire Insurance Company | André Gouzée, Managing Director, Winnipeg | 75,353 | 66,475 | Fire. |
| The Boiler Inspection and Insurance Company of Canada | H. N. Roberts, Vice-President, Toronto | 112,000 | 97,645 | Steam Boiler. |
| Boston Insurance Company | H. H. Motley, Chief Agent, Calgary | 80,000 | 80,000 | Fire. |
| British America Assurance Company | W. B. Meikle, President, Toronto | 117,740 | 108,121 | Fire, Automobile, Hail and Inland Transportation. |
| British Colonial Fire Insurance Company | Theodore Meunier, Managing Director, Montreal | 65,000 | 55,870 | Fire. |
| The British Crown Assurance Corporation, Limited | J. H. Riddel, Chief Agent, Toronto | 522,555 | 507,520 | Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The British and Foreign Marine Insurance Company, Limited | Robert J. Dale, Chief Agent, Montreal | 117,000 | 103,322 | Sprinkler Leakage and Inland Transportation. |
| The British General Insurance Co., Ltd | T. F. Dobbin, Chief Agent, Montreal | 97,333 | 89,547 | Fire. |
| The British Northwestern Fire Insurance Company | J. H. Riddel, Managing Director, Toronto | 65,000 | 59,505 | Fire. |
| British Traders' Insurance Company, Limited | C. R. Drayton, Chief Agent, Toronto | 345,533 | 313,170 | Fire, Hail and Automobile. |
| Caledonian-American Insurance Company | John G. Borthwick, Chief Agent, Montreal | 50,000 | 50,000 | Fire. |
| Caledonian Insurance Company | John G. Borthwick, Chief Agent, Montreal | 542,046 | 482,878 | Fire. |
| The California Insurance Company | A. W. Ross, Chief Agent, Vancouver | 95,700 | 84,043 | Fire. |

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Canada Accident and Fire Assurance Company | T. H. Hudson, Manager, Montreal | 182,733 | 158,578 | Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee. |
| The Canada Life Assurance Company | H. C. Cox, President, Toronto | 63,000 | 52,231 | Life. |
| The Canada National Fire Insurance Company | W. T. Alexander, Managing Director, Winnipeg | 55,000 | 52,691 | Fire. |
| The Canada Security Assurance Company | J. B. Laidlaw, President, Toronto. | 120,000 | 115,200 | Fire, Automobile and Hail. |
| The Canadian Fire Insurance Company | R. T. Riley, Vice-President, Winnipeg | 90,000 | 87,983 | Fire and Automobile. |
| Canadian Indemnity Company | C. S. Riley, Managing Director, Winnipeg | 100,620 | 100,250 | Fire and Hail. |
| Canadian Lumbermen's Insurance Exchange | E. D. Hardy, Chief Agent, Ottawa | 20,000 | 20,000 | Fire, Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec. |
| The Canadian Surety Company | Wm. H. Hall, General Manager, Toronto | 194,116 | 170,282 | Automobile, Burglary, Guarantee, Plate Glass and Insurance of automobiles against fire, and forgery, limited to insurance against loss from forgery of grain elevator tickets and Insurance against loss or damage by Robbery. |
| The Capital Life Assurance Company of Canada | A. Eugene Corrigan, Managing Director, Ottawa | 61,194 | 51,016 | Life. |
| Car and General Insurance Corporation, Limited | Arthur Barry, Chief Agent, Montreal | 385,083 | 315,097 | Fire, Accident, Automobile, Hail and Sickness. |
| The Casualty Company of Canada | A. W. Eastmure, Managing Director, Toronto | 45,097 | 41,894 | Automobile and Plate Glass. |
| The Carton Insurance Company, Ltd. | A. H. C. Carson, Chief Agent, Toronto | 82,733 | 77,706 | Fire. |
| The Century Insurance Company, Limited | T. W. Greer, Chief Agent, Vancouver | 372,603 | 275,333 | Fire. |
| Chartered Trust and Executor Company | John J. Gibson, Managing Director, Toronto | 81,044 | 65,657 | Title Insurance as defined in Company's Act of Incorporation. |
| The China Fire Insurance Company, Limited | C. R. Drayton, Chief Agent, Toronto | 27,253 | 25,618 | Fire, restricted to Province of British Columbia. |
| Citizens' Insurance Company of Missouri | C. H. Macaulay, Chief Agent, Vancouver | 25,000 | 25,000 | Fire, restricted to Province of British Columbia. |
| Columbia Insurance Company | R. MacD. Paterson, Chief Agent, Montreal | 153,487 | 148,317 | Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The Commercial Life Assurance Company of Canada | J. W. Glenwright, Managing Director, Edmonton | 65,967 | 56,816 | Life. |
| Commercial Union Assurance Company, Limited | W. S. Jopling, Chief Agent, Montreal | 1,699,233 | 1,480,737 | Fire and Life. |
| The Commercial Union Fire Insurance Company of New York | A. W. Ross, Chief Agent, Vancouver | 20,000 | 20,000 | Fire, restricted to Province of British Columbia. |
| Confederation Life Association | J. K. Macdonald, President, Toronto | 85,367 | 70,895 | Life. |
| The Connecticut Fire Insurance Company | J. W. Tatley, Chief Agent, Montreal | 292,000 | 272,230 | Fire and Hail. |
| Continental Casualty Company | E. F. Alexander, Chief Agent, Toronto | 85,000 | 84,406 | Accident, Automobile and Sickness. |
| The Continental Insurance Company | W. E. D. Baldwin, Chief Agent, Montreal | 655,200 | 501,319 | Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The Continental Life Insurance Company | Geo. B. Woods, President, Toronto | 63,000 | 51,946 | Life. |

| | | | | |
|---|---|---|---|---|
| The Crown Life Insurance Company | H. R. Stephenson, General Manager, Toronto | 71,806 | 62,622 | Life. |
| Cumberland Farmers' Mutual Fire Insurance Company | H. Coulter, Secretary, Pugwash, N.S. | 1,500 | 1,485 | Fire, restricted to Province of Nova Scotia. |
| The Dominion Fire Insurance Company | Robt. F. Massie, President, Toronto | 125,152 | 113,886 | Fire, Automobile and Hail. |
| The Dominion Gresham Guarantee and Casualty Company | R. Welch, General Manager, Montreal | 135,500 | 115,144 | Burglary, Accident, Inland Transportation, Sickness, Plate Glass, Automobile and Guarantee, excluding the guaranteeing and becoming security for the due performance of any contract. |
| The Dominion Life Assurance Company | Thos. Hilliard, President, Waterloo, Ont | 63,151 | 53,329 | Life. |
| The Dominion of Canada Guarantee and Accident Insurance Company | Charles A. Withers, Managing Director, Toronto | 258,395 | 214,218 | Fire, Guarantee, Accident, Sickness Burglary, Plate Glass and Steam Boiler and Insurance against loss or damage by Robbery. |
| The Eagle, Star and British Dominions Insurance Company, Limited | J. H. Riddel, Chief Agent, Toronto | 351,977 | 333,233 | Fire, Hail and Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable. |
| The T. Eaton Life Assurance Company | P. S. McLean, Chief Agent, Toronto | 52,000 | 50,960 | Life. |
| The Employers' Liability Assurance Corporation, Limited | C. W. I. Woodland, Chief Agent, Montreal | 2,406,872 | 2,019,496 | Fire, Accident, Burglary, Explosion Guarantee, Hail, Sickness, Steam Boiler and Automobile. |
| Equitable Fire and Marine Insurance Company | J. W. Tatley, Chief Agent, Montreal | 156,073 | 133,970 | Fire, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| *The Equitable Life Assurance Society of the United States | Gerald F. Brophy, Chief Agent, Montreal | 6,882,593 | 6,279,734 | Life. |
| The Essex and Suffolk Equitable Insurance Society, Limited | R. R. Martin, Chief Agent, Montreal | 58,400 | 57,232 | Fire. |
| The Excelsior Life Insurance Company | T. A. Dark, Asst. Man. and Actuary, Toronto | 60,000 | 53,428 | Life. |
| The Excess Insurance Company, Limited | Anderson and Sheppard, Chief Agents, Moosejaw | 157,333 | 151,867 | Hail. |
| Federal Insurance Company | W. J. Willcox, Chief Agent, Winnipeg | 60,000 | 59,004 | Hail. |
| The Fidelity and Casualty Company of New York | Geo. A. DeCleroq, Chief Agent, Montreal | 291,953 | 280,519 | Burglary, Accident, Sickness, Steam Boiler, Plate Glass and Insurance against loss or damage by Robbery. |
| Fidelity-Phenix Fire Insurance Company of New York | W. E. D. Baldwin, Chief Agent, Montreal | 619,600 | 572,307 | Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| Fire Association of Philadelphia | R. G. Harvey, Chief Agent, Vancouver | 53,000 | 53,000 | Fire. |
| The Fire Insurance Company of Canada | J. E. Clement, Vice-President, Montreal | 100,000 | 100,000 | Fire. |
| Fireman's Fund Insurance Company | G. Temple McMurrich, Chief Agent, Toronto | 280,000 | 267,400 | Fire, Inland Transportation and Automobile excluding insurance against loss by reason of bodily injury to the person. |
| Firemen's Insurance Company of Newark, N.J. | Angus G. Fairbairn, Chief Agent, Montreal | 202,647 | 183,310 | Fire. |
| The General Accident Assurance Company of Canada | T. H. Hall, General Manager, Toronto | 276,486 | 249,565 | Fire, Accident, Automobile, Burglary, Guarantee, Hail, Sickness and Steam Boiler. |
| General Accident, Fire and Life Assurance Corporation, Limited | T. H. Hall, Chief Agent, Toronto | 605,860 | 565,227 | Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The General Animals Insurance Company of Canada | R. A. Leduc, Manager, Montreal | 54,000 | 51,145 | Automobile, Live Stock and Plate Glass. |
| Compagnie d'Assurances Générales contre l'Incendie | T. F. Dubbin, Chief Agent, Montreal | 314,532 | 248,211 | Fire. |
| The Girard Fire and Marine Insurance Company | Angus G. Fairbairn, Chief Agent, Montreal | 55,000 | 55,000 | Fire and Tornado. |
| Glens Falls Insurance Company | Sydney C. R. Crocker, Chief Agent, Toronto | 393,000 | 379,261 | Fire, Explosion, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Automobile. |

*This Company has also $828,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company | Chief Agent to receive Process | Amount of Deposit with Receiver General | | Description of Insurance Business for which Licensed |
|---|---|---|---|---|
| | | Par Value | Accepted Value | |
| | | $ | $ | |
| The Globe and Rutgers Fire Insurance Company | J. W. Binnie, Chief Agent, Montreal | 963,680 | 935,276 | Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion (as limited by Company's Charter) |
| The Globe Indemnity Company of Canada | R. E. Patterson, General Manager, Montreal | 231,833 | 206,347 | Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation and Sickness. |
| Grain Insurance and Guarantee Company | H. P. Grundy, Chief Agent, Winnipeg | 102,000 | 102,000 | Fire and Guarantee. |
| Great American Insurance Company | Wm. Robins, Chief Agent, Toronto | 742,700 | 667,149 | Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The Great-West Life Assurance Company | C. C. Ferguson, Manager, Winnipeg | 61,950 | 50,970 | Life. |
| The Gresham Life Assurance Society, Limited | Arch. R. Howell, Chief Agent, Montreal | 642,500 | 580,546 | Life. |
| The Guarantee Company of North America | Henry E Rawlings, Managing Director, Montreal | 65,500 | 56,459 | Guarantee. |
| Guardian Assurance Company, Limited, London, Eng | H. M. Lambert, Chief Agent, Montreal | 1,776,757 | 1,582,915 | Fire. |
| The Guardian Insurance Company of Canada | H. M. Lambert, Managing Director, Montreal | 238,087 | 192,266 | Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass |
| The Guardian Life Insurance Company of America | C. R. G. Johnson, Chief Agent, Montreal | 112,333 | 96,247 | Life. |
| The Halifax Fire Insurance Company | A. G. Cross, Secretary-Treasurer, Halifax | 61,500 | 54,074 | Fire. |
| The Hardware Dealers Mutual Fire Insurance Company of Wisconsin | C. L. Clark, Chief Agent, Winnipeg | 55,000 | 50,050 | Fire Insurance to the extent authorized by the Company's Articles of Association. |
| Hartford Accident and Indemnity Company | Peter A. McCallum, Chief Agent, Toronto | 160,000 | 160,000 | Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness. |
| Hartford Fire Insurance Company | Peter A. McCallum, Chief Agent, Toronto | 2,007,407 | 1,822,481 | Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person and Insurance against loss or damage by Rain or Flood. |
| Hartford Live Stock Insurance Company | Peter A. McCallum, Chief Agent, Toronto | 25,000 | 25,000 | Live Stock. |
| The Hartford Steam Boiler Inspection and Insurance Co | H. N. Roberts, Chief Agent, Toronto | 45,000 | 37,620 | License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada. |
| The Home Insurance Company | F. W. Evans, Chief Agent, Montreal | 2,505,400 | 2,297,981 | Fire, Automobile, Burglary, Crop, Explosion, Property Damage, Hail, Sprinkler Leakage and Tornado. |
| The Hudson Bay Insurance Company | J. H. Labelle, President, Montreal | 61,976 | 51,619 | Fire. |
| The Imperial Guarantee and Accident Insurance Company of Canada | E. Wilkins, Managing Director, Toronto | 181,000 | 168,696 | Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire. |

| | | | | |
|---|---|---|---|---|
| The Imperial Life Assurance Company of Canada | Jas. F. Weston, General Manager, Toronto | 246,204 | 227,576 | Life. |
| Imperial Underwriters Corporation of Canada | Laymnn Root, President, Toronto | 99,727 | 76,528 | Fire. |
| Insurance Company of North America | Robt. Hampson & Son, Ltd., Chief Agents, Montreal | 920,080 | 835,002 | Fire, Hail, Inland Transportation, Explosion, Sprinkler Leakage, and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| The Insurance Company of the State of Pennsylvania | Reed, Shaw and McNaught, Chief Agents, Toronto | 207,780 | 186,189 | Fire and Tornado |
| International Fidelity Insurance Company | Neil Sinclair, Chief Agent, Toronto | 5,000 | 5,000 | Guarantee, restricted to employees of Singer Sewing Machine Co. |
| Kings Mutual Fire Insurance Company | John N. Chute, Secretary, Berwick, N.S. | 11,000 | 10,176 | Fire, restricted to Province of Nova Scotia. |
| The Law, Union and Rock Insurance Company, Limited | Colin E. Sword, Chief Agent, Montreal | 512,781 | 436,048 | Fire, Accident, Sickness, Burglary and Plate Glass. |
| The Liverpool and London and Globe Insurance Company, Limited | J. Gardner Thompson, Chief Agent, Montreal | 2,169,717 | 1,661,797 | Fire and Life. |
| The Liverpool-Manitoba Assurance Company | J. Gardner Thompson, Managing Director, Montreal | 81,000 | 69,113 | Fire and Explosion. |
| Lloyds Plate Glass Insurance Company of New York | Reed, Shaw and McNaught, Chief Agents, Toronto | 100,400 | 84,873 | Plate Glass. |
| The London and Lancashire Insurance Company, Ltd | Alfred Wright, Chief Agent, Toronto | 1,278,907 | 1,130,768 | Fire, Automobile and Explosion. |
| The London and Lancashire Guarantee and Accident Company of Canada | Alexander MacLean, Manager, Toronto | 200,447 | 177,805 | Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire and Insurance against loss or damage occasioned by larceny, theft, ar stealing from the person by violence, throat, hold-up or otherwise. |
| *London and Scottish Assurance Corporation, Limited | Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal | 1,727,000 | 1,575,210 | Life. |
| The London Assurance | W. B. Colley and W. Kennedy, Joint Chief Agents, Montreal. | 649,150 | 551,586 | Fire, Automobile and Inland Transportation. |
| London Guarantee and Accident Company, Ltd | Geo. Weir, Chief Agent, Toronto | 1,773,150 | 1,309,040 | Fire, Accident, Burglary, Guarantee, Hail and Sickness. |
| The London Life Insurance Company | J. G. Richter, Manager, London, Ont | 62,202 | 53,301 | Life. |
| The London Mutual Fire Insurance Company of Canada | A. H. C. Carson, President, Toronto | 82,500 | 74,343 | Fire and Automobile. |
| Loyal Protective Insurance Company | William Atkins, Chief Agent, Toronto | 72,000 | 67,461 | Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada. |
| Lumbermen's Mutual Casualty Company | E. D. Hardy, Chief Agent, Ottawa | 21,000 | 20,160 | Automobile. |
| Lumbermen's Underwriting Alliance | T. E. Clendinnen, Chief Agent, Ottawa | 175,000 | 171,075 | Fire. |
| The Manufacturers Life Insurance Company | J. B. McKechnie, General Manager, Toronto | 212,373 | 183,093 | Life. |
| Manufacturing Lumbermen's Underwriters | W. E. Bigwood, Chief Agent, Toronto | 105,000 | 101,875 | Fire. |
| Manufacturing Woodworkers' Underwriters | W. E. Bigwood, Chief Agent, Toronto | 50,000 | 50,000 | Fire. |
| The Marine Insurance Company, Limited | Reed, Shaw and McNaught, Chief Agents, Toronto | 137,277 | 132,190 | Fire, Automobile and Inland Transportation. |
| Maryland Casualty Company | F. J. Lightbourn, Chief Agent, Toronto | 502,240 | 438,645 | Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage and Insurance against loss or damage by Robbery. |
| Mechanics and Traders Insurance Company | C. G. Hobson, Chief Agent, Vancouver | 20,000 | 20,000 | Fire, restricted to Province of British Columbia. |
| The Mercantile Fire Insurance Company | Alfred Wright, Secretary, Toronto | 68,381 | 50,243 | Fire. |
| Merchants Casualty Company | Leo. M. Fingard, Vice-President, Winnipeg | 154,222 | 142,499 | Accident (not including Employers' Liability), Automobile, Sickness and Insurance of automobiles against fire. |
| The Merchants' and Employers' Guarantee and Accident Company | J. G. Dubeau, Managing Director, Montreal | 46,000 | 40,328 | Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec. |

*This Company has also $2,800,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| Merchants Fire Assurance Corporation of New York | H. Begg, Chief Agent, Toronto | 140,053 | 139,288 | Fire and Hail. |
| The Merchants Marine Insurance Company, Limited | C. W. I. Woodland, Chief Agent Montreal | 121,667 | 100,083 | Fire and Automobile |
| ††Metropolitan Life Insurance Company | Wm. L. Scott, Chief Agent, Ottawa | 47,806,112 | 44,627,097 | Life. |
| Millers National Insurance Company | A. H. C. Carson, Chief Agent, Toronto | 50,000 | 50,000 | Fire. |
| Minnesota Implement Mutual Fire Insurance Company | C. L. Clark, Chief Agent, Winnipeg | 55,000 | 51,700 | Fire Insurance to the extent authorized by the Company's Articles of Association. |
| The Monarch Life Assurance Company | J. W. W. Stewart, Managing Director, Winnipeg | 60,000 | 60,000 | Life. |
| The Motor Union Insurance Company, Limited | Frederick Williams, Chief Agent, Toronto | 121,667 | 115,583 | Fire, Accident and Automobile. |
| The Mount Royal Assurance Company | P. F. Perrin, Manager, Montreal | 119,000 | 108,178 | Fire, Automobile and Plate Glass |
| The Mutual Fire Association of Canada, Limited | Charles W. Gunning, Secretary, Halifax, N.S. | 21,000 | 20,533 | Fire, restricted to Province of Nova Scotia. |
| The Mutual Life Assurance Company of Canada | Chas. Ruby, General Manager, Waterloo, Ont. | 124,000 | 104,225 | Life. |
| The Mutual Life and Citizens' Assurance Company, Ltd. | J. P. Moore, Chief Agent, Montreal | 656,667 | 515,602 | Life. |
| *The Mutual Life Insurance Company of New York | W. O. H. Dodds, Chief Agent, Montreal | 4,463,893 | 4,058,801 | Life. |
| The National Benefit Assurance Company, Ltd. | B. M. Armstrong, Chief Agent, Winnipeg | 246,468 | 224,145 | Fire, Accident, Automobile, Hail, and Sickness. |
| National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa. | R. F. Massie, Chief Agent, Toronto | 235,220 | 212,671 | Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. |
| National Fire Insurance Company of Hartford | C. C. Hall, Chief Agent, Toronto | 630,000 | 572,438 | Fire, Explosion, Inland Transportation Sprinkler Leakage, Tornado and Insurance of automobiles against loss or damage resulting from the hazards of navigation and transportation and from collision with any stationary or moving object. |
| National Liberty Insurance Company of America | E. H. Hornbostel, Chief Agent, Ottawa | 60,000 | 52,200 | Fire. |
| The National Life Assurance Company of Canada | A. J. Ralston, Managing Director, Toronto | 59,867 | 51,811 | Life. |
| The National Provincial Plate Glass and General Insurance Company, Limited. | Arthur Barry, Chief Agent, Montreal | 78,847 | 74,768 | Fire and Plate Glass. |
| National Surety Company | Reed, Shaw and McNaught, Chief Agents, Toronto | 171,000 | 156,961 | Burglary, Forgery and Guarantee. |
| National Union Fire Insurance Company of Pittsburg, Pa. | H. G. Davis, Chief Agent, Toronto | 270,220 | 244,663 | Fire, Automobile, Hail and Tornado. |
| La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions. | J. E. Clement, Chief Agent, Montreal | 1,172,522 | 780,552 | Fire. |
| The Newark Fire Insurance Company | J. H. Labelle, Chief Agent, Montreal | 60,000 | 60,000 | Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| New Hampshire Fire Insurance Company | H. H. Motley, Chief Agent, Calgary | 65,000 | 64,750 | Fire. |
| New Jersey Insurance Company | H. A. Robertson, Chief Agent, Vancouver | 62,000 | 61,375 | Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| **New York Life Insurance Company | Percy V. Raven, Chief Agent, Montreal | 13,401,327 | 12,940,330 | Life. |
| The New York Plate Glass Insurance Company | Geo. W. Pacaud, Chief Agent, Montreal | 35,467 | 28,348 | Plate Glass. |

| | | | | |
|---|---|---|---|---|
| Niagara Fire Insurance Company | W. E. Findlay, Chief Agent, Montreal | 375,000 | 365,435 | Fire, Explosion, Hail, Tornado and Automobile (including damage to automobiles in transit by rail). |
| The North American Accident Insurance Company | C. F. Dale, Managing Director, Montreal | 271,373 | 261,693 | Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire. |
| North American Life Assurance Company | L. Goldman, President ,Toronto | 61,200 | 50,392 | Life. |
| North British and Mercantile Insurance Company, Limited | Randall J. Davidson, Chief Agent, Montreal | 1,844,160 | 1,708,349 | Fire and Life. |
| The North Empire Fire Insurance Company | J. A. Thompson, President, Winnipeg | 65,000 | 52,930 | Fire. |
| The Northern Assurance Company, Ltd | G. E. Moberly, Chief Agent, Montreal | 1,343,527 | 1,165,598 | Fire, Accident, Automobile, Burglary, Guarantee Plate Glass and Sickness. |
| The Northern Life Assurance Company of Canada | T. H. Purdom, President, London, Ont | 71,327 | 57,571 | Life. |
| Northwestern Mutual Fire Association | N. S. Jones, Chief Agent, Hamilton | 124,227 | 118,379 | Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person). |
| Northwestern National Insurance Company of Milwaukee, Wisconsin | R. F. Massie, Chief Agent, Toronto | 358,253 | 308,635 | Fire, Automobile and Tornado. |
| The North West Fire Insurance Company | Thos. Bruce, Deputy Manager, Winnipeg | 56,815 | 49,901 | Fire. |
| Norwich Union Fire Insurance Society, Limited | John B. Laidlaw, Chief Agent, Toronto | 1,499,931 | 1,303,383 | Fire, Accident, Sickness, Plate Glass and Automobile. |
| The Norwich Union Life Insurance Society | John B. Laidlaw, Chief Agent, Toronto | 72,780 | 59,650 | Life. |
| The Occidental Fire Insurance Company | C. A. Richardson, Secretary, Winnipeg | 154,300 | 136,254 | Fire, Hail and Automobile. |
| The Ocean Accident and Guarantee Corporation, Limited | W. T. Perry, Chief Agent, Toronto | 1,212,485 | 1,054,859 | Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass. |
| The Ocean Marine Insurance Company, Limited | Robert Hampson & Son, Limited, Chief Agents, Montreal. | 132,800 | 95,659 | Insuring postal and express packages in transit in Canada. |
| The Pacific Coast Fire Insurance Company | Thomas W. Greer, Managing Director, Vancouver | 60,100 | 47,940 | Fire. |
| Pacific Fire Insurance Company | H. Begg, Chief Agent, Toronto | 50,000 | 50,000 | Fire. |
| The Pacific Marine Insurance Company | L. H. Wright, President, Vancouver | 82,000 | 82,000 | Fire, Automobile and Inland Transportation. |
| The Palatine Insurance Company, Limited | W. S. Jopling, Chief Agent, Montreal | 544,733 | 469,725 | Fire and Automobile. |
| Phenix, Compagnie Française du | T. F. Dobbin, Chief Agent, Montreal | 481,857 | 309,804 | Fire. |
| †The Phoenix Assurance Company, Limited | R. MacD. Paterson and J. B. Paterson, Joint Chief Agents, Montreal. | 2,221,247 | 1,854,170 | Fire and Life. |
| The Phoenix Insurance Company, Hartford, Conn | J. W. Tatley, Chief Agent, Montreal | 539,993 | 464,432 | Fire, Hail and Automobile (excluding insurance against loss by reason of bodily injury to the person.) |
| Pictou County Farmers' Mutual Fire Insurance Company | E. Harris, Secretary, Pictou, N.S | 6,000 | 5,900 | Fire, restricted to the Province of Nova Scotia. |
| The Preferred Accident Insurance Company of New York | J. W. Mackenzie, Chief Agent, Toronto | 75,000 | 74,250 | Accident, Sickness and Automobile. |
| The Protective Association of Canada | Eugene E. Gleason, Secretary, Granby, Que | 23,000 | 18,649 | Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorportaion. |
| Providence Washington Insurance Company | Harold Hampson, Chief Agent, Montreal | 321,000 | 288,172 | Fire, Explosion and Automobile. |
| Provident Savings Life Assurance Society of New York | J. S. Lovell, Chief Agent, Toronto | 411,068 | 332,531 | Life. |
| Provincial Insurance Company, Limited | Willis, Faber & Co., of Canada, Limited, Chief Agents Montreal. | 177,342 | 138,244 | Fire. |
| The Prudential Insurance Company of America | Wm. White, Chief Agent, Montreal | 15,793,557 | 15,206,234 | Life. |
| Quebec Fire Assurance Company | G. H. Henderson, Secretary, Quebec | 64,790 | 54,322 | Fire. |
| Queen Insurance Company of America | J. H. Labelle, Chief Agent, Montreal | 927,523 | 841,217 | Fire, Inland Transportation and Automobile. |
| Queensland Insurance Company, Limited | F. G. Donaldson, Chief Agent, Montreal | 138,833 | 136,887 | Fire. |
| Railway Passengers Assurance Company | Frank H. Russell, Chief Agent, Toronto | 421,920 | 322,994 | Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile. |

††This Company has also $4,967 890 vested in Canadian Trustees under the Insurance Act.
*This Company has also $5,332,005 vested in Canadian Trustees under the Insurance Act. **This Company has also $1,122,365 vested in Canadian Trustees under the Insurance Act.
†This company has also $1,661,115 vested with Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company | Chief Agent to receive Process | Amount of Deposit with Receiver General | | Description of Insurance Business for which Licensed |
|---|---|---|---|---|
| | | Par Value | Accepted Value | |
| | | $ | $ | |
| Reliance Insurance Company of Canada | J. W. Tatley, Vice. President, Montreal | 55,000 | 51,150 | Fire. |
| The Reliance Mutual Life Assurance Society, London, Eng. | John B. Laidlaw, Chief Agent, Toronto | 109,500 | 86,627 | Life. |
| The Retail Hardware Mutual Fire Insurance Company | C. L. Clark, Chief Agent, Winnipeg | 55,000 | 54,280 | Fire Insurance to the extent authorized by the Company's Articles of incorporation. |
| The Ridgely Protective Association | James E. Scott, Chief Agent, Toronto | 30,000 | 27,593 | Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada. |
| The Royal Exchange Assurance | Arthur Barry, Chief Agent, Montreal | 1,025,286 | 862,397 | Fire, Accident, Automobile and Sickness. |
| Royal Indemnity Company | J. H. Labelle, Chief Agent, Montreal | 190,008 | 167,701 | Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler. |
| Royal Insurance Company, Limited | J. H. Labelle, Chief Agent, Montreal | 4,292,107 | 3,583,078 | Fire and Life. |
| The Royal Scottish Insurance Company, Limited | G. E. Moberly, Chief Agent, Montreal | 73,000 | 67,216 | Fire. |
| St. Paul Fire and Marine Insurance Company | S. S. Patchell, Chief Agent, Winnipeg, Man. | 491,000 | 448,336 | Fire, Inland Transportation, Tornado and Automobile. |
| The Saskatchewan Life Insurance Company | T. F. Conrod, Managing Dir., Regina Sask. | 58,500 | 51,954 | Life. |
| La Sauvegarde Life Insurance Company | G. N. Ducharme, President, Montreal | 70,000 | 57,190 | Life. |
| Scottish Canadian Assurance Corporation | T. H. Hall, General Manager, Toronto | 110,000 | 102,300 | Fire, and Hail. |
| Scottish Metropolitan Assurance Company, Limited | Alex. Bissett, Chief Agent, Montreal | 271,700 | 255,508 | Fire, Accident, Automobile Burglary, Guarantee and Sickness. |
| The Scottish Union and National Insurance Company | J. H. Esinhart, Chief Agent, Montreal | 494,977 | 420,136 | Fire, Automobile, Explosion, Tornado and Sprinkler Leakage. |
| The Security Life Insurance Company of Canada | Jesse O. McCarthy, Vice-President, Toronto | 64,661 | 51,336 | Life. |
| The Sovereign Life Assurance Company of Canada | H. J. Meiklejohn, Managing Director, Winnipeg | 60,000 | 60,000 | Life. |
| Springfield Fire and Marine Insurance Company | Joseph Murphy, Chief Agent, Toronto | 677,000 | 602,012 | Fire, Hail, Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| ‡The Standard Life Assurance Company | W. H. Clark Kennedy, Chief Agent, Montreal | 7,418,831 | 6,797,111 | Life. |
| The Star Assurance Society | All. W. Briggs, Chief Agent, Toronto | 194,180 | 145,713 | Life. |
| ‡‡The State Life Insurance Company, Indianapolis, Ind | W. H. Hunter, Chief Agent, Toronto | 307,726 | 277,712 | Life. |
| Sterling Fire Insurance Company, Indiana, U.S.A. | P. A. McCallum, Chief Agent, Toronto | 140,000 | 127,750 | Fire, Automobile, Hail and Tornado. |
| The Stuyvesant Insurance Company | H. Bogg, Chief Agent, Toronto | 98,000 | 97,139 | Fire. |
| Sun Insurance Office, London, Eng. | Lyman Root, Chief Agent, Toronto | 904,930 | 850,462 | Fire. |
| Sun Life Assurance Company of Canada | T. B. Macaulay, President, Montreal | 64,000 | 57,637 | Life. |
| Tokio Marine and Fire Insurance Company, Limited | Geo W. Pacaud, Chief Agent, Montreal | 50,000 | 50,000 | Fire. |
| The Traders and General Insurance Association, Limited | A. H. C. Carson, Chief Agent, Toronto | 87,660 | 77,853 | Fire and Automobile. |

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| The Travelers Indemnity Company, Hartford, Conn. | Hon. Geo. G. Foster, Attorney, Montreal | 511,500 | 483,533 | Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile and Insurance against loss or damage by Robbery. |
| *The Travelers Insurance Company, Hartford, Conn. | Hon. Geo. G. Foster, Attorney, Montreal | 808,320 | 744,275 | Life and Accident. |
| The Travellers Life Assurance Company of Canada | Hon. Geo. P. Graham, President, Montreal | 60,000 | 50,892 | Life. |
| L'Union Compagnie d'Assurance contre l'Incendie, Paris, France | Louis Maurice Ferrand, Chief Agent, Montreal | 681,954 | 553,785 | Fire. |
| Union Assurance Society, Limited | T. L. Morrisey, Chief Agent, Montreal | 916,300 | 789,303 | Fire, Automobile and Inland Transportation. |
| Union Insurance Society of Canton, Limited | C. R. Drayton, Chief Agent, Toronto | 524,500 | 483,255 | Fire, Automobile, Hail and Inland Transportation. |
| The Union Marine Insurance Company, Limited | R. MacD. Paterson, Chief Agent, Montreal | 79,333 | 70,633 | Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person. |
| Union Mutual Life Insurance Company | Henri E. Morin, Chief Agent, Montreal | 2,089,767 | 1,841,223 | Life. |
| United Commercial Travelers of America, The Order of | F. J. C. Cox, Chief Agent, Winnipeg | 30,000 | 26,855 | Accident Insurance on the assessment plan among its members. |
| The United States Fidelity and Guaranty Company, Baltimore, Md. | A. E. Kirkpatrick, Chief Agent, Toronto | 520,000 | 516,135 | Guarantee, Accident, Sickness, Burglary, Forgery, Plate Glass, Steam Boiler and Insurance against loss or damage by Robbery. |
| United States Fire Insurance Company | Robert Hampson and Son, Limited, Chief Agents, Montreal. | 160,000 | 152,500 | Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado. |
| United States Life Insurance Company, in the City of New York | Lewis A. Stewart, Chief Agent, Toronto | 263,000 | 255,225 | Life. |
| Vulcan Fire Insurance Company of Oakland, California | T. W. Greer, Chief Agent, Vancouver | 82,000 | 81,300 | Fire. |
| Westchester Fire Insurance Company | J. W. Tatley, Chief Agent, Montreal | 303,393 | 355,727 | Fire, Explosion and Hail |
| The Western Assurance Company | W. B. Meikle, President, Toronto | 152,572 | 144,338 | Fire, Automobile, Hail, Inland Transportation, Lightning, Explosion and Tornado. |
| The Western Casualty Company | W. H. Biegel, Chief Agent, Vancouver | 20,000 | 20,000 | Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba. |
| The Western Life Assurance Company | Adam Reid, Managing Director, Winnipeg | 50,000 | 50,000 | Life. |
| The Yangtsze Insurance Association, Limited | B. G. D. Phillips, Chief Agent, Vancouver | 50,000 | 50,000 | Fire. |
| The Yorkshire Insurance Company, Limited | P. M. Wickham, Chief Agent, Montreal | 721,923 | 644,762 | Fire, Automobile, Live Stock, Accident, Sickness and Plate Glass. |

‡This Company has also $1,395,850 vested in Canadian Trustees under the Insurance Act.

‡‡This Company has also $54,270 vested in Canadian Trustees under the Insurance Act.

*This Company has also $4,658.167 vested in Canadian Trustees under the Insurance Act.

THE FOLLOWING FRATERNAL BENEFIT SOCIETIES ARE LICENSED TO TRANSACT BUSINESS IN CANADA UNDER SECTIONS 106, 107 AND 108 OF THE INSURANCE ACT 1917, AS AMENDED BY CHAPTER 57 OF THE STATUTES OF 1919, 9-10 GEO. V.

| Name of the Society. | Chief agent to Receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| Alliance Nationale | Chas. Duquette, Vice President, Montreal | 1,004,553 | 962,720 | Life, Disability, and Sickness to the extent authorized by the Association's Charter. |
| Ancient Order of Forester in the Dominion of Canada, The Subsidiary High Court of the, | Archie Martin, High Court Secretary, Toronto | 114,073 | 100,061 | Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws. |
| Artisans, La Societe des, Canadiens Français | Henri Roy, General Secretary-Treasurer, Montreal | 82,000 | 81,008 | Life, Accident and Sickness to the extent authorized by the Society's Charter. |
| *Association Canado-Americaine | J. E. Lussier, Chief Agent, Montreal | 15,000 | 14,675 | Life Insurance to the extent authorized by the Association's Act of incorporation, constitution and laws. |
| Catholic Mutual Benefit Association of Canada, The Grand Council of, the | J. E. Howison, Grand Secretary, Montreal | †12,715 | 11,889 | Life and Sickness, to the extent authorized by the Association's Act of incorporation, constitution and laws. |
| *Catholic Order of Foresters | M. F. Mogan, Chief Agent, Toronto | 10,500 | 10,090 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| The Commercial Travellers Mutual Benefit Society | R. Ivens, Secretary, Toronto | ..... | ..... | Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws. |
| The Independent Order of Foresters | W. H. Hunter, President, Toronto | 104,000 | 102,960 | Life, Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life. |
| Jewish National Workers' Alliance of America | M. L. Brown, Chief Agent, Montreal | 10,000 | 10,000 | Life Disability and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| Knights of Columbus | J. J. Leddy, Chief Agent, Saskatoon | 10,200 | 10,098 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| Knights of Pythias, The Supreme Lodge | E. A. Horton, Chief Agent, St. Thomas | 15,000 | 12,207 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| *The Ladies' Catholic Benevolent Association | J. C. H. Dussault, Chief Agent, Montreal | 11,000 | 11,000 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| *The Maccabees | John A. Paterson, Chief Agent, Toronto | 12,000 | 10,560 | Life, Disability and Sickness to the extent authorized by its Act of incorporation, constitution and laws. |

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|---|---|---|---|---|
| *Royal Arcanum, Supreme Council of the | Lyman Lee, Chief Agent, Hamilton | 10,000 | 10,000 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| The Royal Guardians | A. T. Patterson, Supreme Secretary, Montreal | 178,713 | 158,525 | Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws. |
| Western Mutual Life Association | A. J. Sutherland, Chief Agent, Winnipeg | 100,000 | 87,576 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws |
| *Woman's Benefit Association of the Maccabees | Mary J. Baird, Chief Agent, Sarnia, Ont. | 11,000 | 10,890 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |
| Woodmen of the World, The Canadian Order of the | P. C. Hooper, Head Clerk London, Ont. | †15,000 | 12,683 | Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws. |
| *The Workmen's Circle | Abraham Riba, Chief Agent, Toronto | 10,200 | 10,100 | Life Insurance to the extent authorized by its Act of incorporation, constitution and laws. |

*The license of this Society is issued under the provisions of Section 108 of the Insurance Act, 1917 as amended by Chapter 57 of the Statutes of 1919, and is renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.
†Deposited from Sick and Funeral Fund.

The following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act, 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Connecticut Mutual Life Insurance Co., Hartford, Conn. | F. W. Evans, Chief Agent, Montreal | 113,140 | 98,961 | Life. |
| Edinburgh Assurance Co. Limited | David Thorburn Symons, Chief Agent, Toronto | 68,667 | 58,157 | Life. |
| The Life Association of Scotland | Charles M. Holt, Attorney, Montreal | 175,930 | 138,357 | Life. |
| National Life Insurance Company of the U.S. of America | Paul Powis, Chief Agent, Hamilton | 60,000 | 52,250 | Life. |
| Northwestern Mutual Life Insurance Company | J. P. Angus, Attorney, c/o Montreal Trust Co., Montreal. | 60,000 | 58,800 | Life. |
| Phœnix Mutual Life Insurance Company, Hartford, Conn. | C. R. G. Johnson, Chief Agent, Montreal | 130,280 | 116,758 | Life. |
| The Scottish Amicable Life Assurance Society | Charles J. Fleet, Attorney, Montreal | 75,000 | 62,850 | Life. |
| The Scottish Provident Institution | W. L. Bond, Chief Agent, Montreal | 60,000 | 52,250 | Life. |

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, with the exception of $6,000 par value which has been retained to provide for unsettled claims, has been released to the Western Assurance Company.
The Maryland Assurance Corporation has reinsured all its outstanding accident and sickness business with the Maryland Casualty Company. The deposit of the corporation with the exception of $30,000 par value, which has been retained to cover outstanding liabilities, has been released.
The Security Mutual Casualty Company ceased business in Canada December 31, 1920, and all policies in force at that date have been cancelled. The company has given notice that it will apply on August 31, 1921 for the release of the securities on deposit with the Receiver General.

# STATEMENTS

OF

# INSURANCE COMPANIES

## TRANSACTING FIRE INSURANCE

AND OF

## INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1920.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Agricultural Insurance Company of Watertown, N.Y.
Alliance Assurance Company (Limited).
The Alliance Insurance Company of Philadelphia.
American Alliance Insurance Company.
American Central Insurance Company.
American Equitable Assurance Company of New York.
The American Insurance Company.
American Lloyds, Underwriters at.
Antigonish Farmers' Mutual Fire Insurance Company.
Altas Assurance Company (Limited).
Beaver Fire Insurance Company.
Boston Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Crown Assurance Corporation (Limited).
The British General Insurance Company (Limited).
The British Northwestern Fire Insurance Company.
British Traders' Insurance Company (Limited).
Caledonian Insurance Company.
Caledonian-American Insurance Company.
The California Insurance Company.
The Canada Accident and Fire Assurance Company.
The Canada National Fire Insurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
Canadian Lumbermen's Insurance Exchange.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
The Century Insurance Company (Limited).
The China Fire Insurance Company (Limited).
Citizens' Insurance Company of Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company (Limited).
The Commercial Union Fire Insurance Company of New York.
The Connecticut Fire Insurance Company.
The Continental Insnrance Company.
Cumberland Farmers' Mutual Fire Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
The Essex and Suffolk Equitable Insurance Society (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fire Association of Philadelphia.
The Fire Insurance Company of Canada.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
The General Accident Assurance Company of Canada.
General Accident, Fire and Life Assurance Corporation (Limited).
The General Fire Assurance Company of Paris, France.
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Grain Insurance and Guarantee Company.
Great American Insurance Company.

Guardian Assurance Company (Limited).
The Guardian Insurance Company of Canada.
The Halifax Fire Insurance Company.
Hardware Dealers Mutual Fire Insurance Company of Wisconsin.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Underwriters Corporation of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
Kings Mutual Fire Insurance Company.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London Assurance.
London Guarantee and Accident Company (Limited).
The London and Lancashire Insurance Company, Limited.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Mutual Fire Insurance Company of Canada.
Lumbermen's Underwriting Alliance.
Manufacturing Lumbermen's Underwriters.
Manufacturing Woodworkers Underwriters.
The Marine Insurance Company (Limited).
Mechanics and Traders Insurance Company.
The Mercantile Fire Insurance Company.
Merchants Fire Assurance Corporation of New York.
The Merchants Marine Insurance Company, Limited.
Millers National Insurance Company.
The Motor Union Insurance Company (Limited).
The Mount Royal Assurance Company.
The Mutual Fire Association of Canada Limited.
The National Benefit Assurance Company (Limited).
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Liberty Insurance Company of America.
National Provincial Plate Glass and General Insurance Co. Ltd.
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurance contre l'Incendie et les Explosions.
The Newark Fire Insurance Company.
New Hampshire Fire Insurance Company.
New Jersey Insurance Company.
Niagara Fire Insurance Company.
The North American Accident Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The Northern Assurance Company (Limited).
The North West Fire Insurance Company.
Northwestern Mutual Fire Association.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
The Pacific Marine Insurance Company.
The Palatine Insurance Company (Limited).
Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company (Limited).
Phœnix Insurance Company, Hartford, Conn.
Pictou County Farmers' Mutual Fire Insurance Company.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited.)
Quebec Fire Assurance Company.
Queen Insurance Company of America.
Queensland Insurance Company (Limited).
Railway Passengers Assurance Company.
Reliance Insurance Company of Canada.
Retail Hardware Mutual Fire Insurance Company.
The Royal Exchange Assurance.
Royal Insurance Company (Limited).

The Royal Scottish Insurance Company (Limited).
St. Paul Fire and Marine Insurance Company.
Scottish Canadian Assurance Corporation.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Sterling Fire Insurance Company of Indiana.
The Stuyvesant Insurance Company.
Sun Insurance Office, London, England.
Tokio Marine and Fire Insurance Company (Limited).
Traders and General Insurance Association, (Limited).
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company (Limited).
United States Fire Insurance Company.
Vulcan Fire Insurance Company of Oakland, Cal.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yangtsze Insurance Association (Limited).
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1920.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Alliance Insurance Company.
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The British Crown Assurance Corporation (Limited).
British Traders Insurance Company (Limited).
The Canada Accident And Fire Assurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
Columbia Insurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
The General Accident Assurance Company of Canada.
General Accident Fire and Life Assurance Corporation (Limited).
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Grain Insurance and Guarantee Company.
Great American Insurance Company.
The Guardian Insurance Company of Canada.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law, Union and Rock Insurance Company (Limited).
The Liverpool-Manitoba Assurance Co.
The London Assurance.
London Guarantee and Accident Company (Limited).
The London and Lancashire Insurance Company (Limited).
The London and Lancashire Guarantee and Accident Company of Canada.
The Marine Insurance Company (Limited).
Merchants Fire Assurance Corporation of New York.
The Merchants Marine Insurance Company (Limited.)
The Motor Union Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
The National Provincial Plate Glass and General Insurance Company (Limited).
National Union Fire Insurance Company of Pittsburgh, Pa.
The Newark Fire Insurance Company.
New Jersey Insurance Company.
Niagara Fire Insurance Company.
The Northern Assurance Company, Limited.

The North American Accident Insurance Company.
Northwestern Mutual Fire Association.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Marine Insurance Company.
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Queen Insurance Company of America.
Railway Passengers Assurance Company.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.
Scottish Canadian Assurance Corporation.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Sterling Fire Insurance Company of Indiana.
The Traders and General Insurance Association, Limited.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company.
United States Fire Insurance Company.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

## THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. C. BLACKADAR; Vice-President, A. E. JONES; Secretary, R. K. ELLIOT; Principal Office, Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887 and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V. chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V. chap. 182), amending chapter 173 of the statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V. chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 400,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company (Head Office Building) | | $ 18,000 00 |
| Amount secured by way of loans on real estate by bond or mortgage, first liens | | 18,000 00 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | 363,157 42 |
| Book value of stocks. *(For details, see Schedule C)* | | 360,089 23 |
| Cash at head office | | 710 85 |
| Cash in banks, viz:— | | |
| Royal Bank of Canada, Halifax | $ 17,875 19 | |
| Imperial Bank ofCanada, Vancouver | 6,878 31 | |
| Total cash in banks | | 24,753 50 |
| All other ledger assets (deposit receipts, Royal Bank of Canada) | | 40,000 00 |
| Total ledger assets | | $ 824,711 00 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds, debentures and stocks over book value | | 19,711 35 |
| Agents' balances and premiums uncollected:— | | |
| Fire—In Canada ($2,794.22 on business prior to Oct. 1, 1920) | $ 66,614 89 | |
| In other countries | 486 70 | |
| Total | | 67,101 59 |
| Furniture and fixtures | | 2,500 00 |
| Amount due for reinsurance losses (fire): In Canada | | 146 48 |
| Gross assets | | $ 914,170 42 |
| Deduct asset not admitted | | 300 00 |
| Total net assets | | $ 913,870 42 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Net amount of fire claims, unadjusted ($345 accrued prior to 1920) | $ 12,944 58 |
| Reserve of unearned premiums, fire, $221,346.64, carried out at 80 p.c. | 177,077 31 |
| Reinsurance premiums (fire) | 10,918 03 |
| Held in trust for reinsurers | 56,264 83 |
| Total liabilities in Canada | $ 257,204 75 |

THE ACADIA FIRE—*Continued.*

(2) *Liabilities in Other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, fire, $1,867.72; carried out at 80 p.c. | $ 1,494 18 |
| Total liabilities in other countries | $ 1,494 18 |
| Total liabilities in all countries, except capital stock | $ 258,698 93 |
| Excess of assets over liabilities | $ 655,171 49 |
| Capital stock paid in cash | 400,000 00 |
| Surplus over liabilities and paid up capital | $ 255,171 49 |

INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 503,217 54 | 8,293 44 | 172,294 33 |
| Less reinsurance | 183,595 33 | 4,255 19 | 137,141 34 |
| " return premiums | 89,480 76 | 413 10 | |
| Total deduction | 273,076 09 | 4,668 29 | |
| Net cash received | 230,141 45 | 3,625 15 | 35,152 99 |

| | |
|---|---|
| Net cash received for premiums for all classes of business in all countries | $ 268,919 59 |
| Cash received for interest on investments | 43,981 10 |
| Cash received for rents | 118 46 |
| Income from all other sources | 140 00 |
| Total income | $ 313,159 15 |

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 11,818 30 | 5 00 | |
| Less reinsurances | 3,468 91 | 4 00 | |
| Net payment for said claims | 8,349 39 | 1 00 | |
| Paid for claims occurring during the year | 151,566 95 | 1,839 78 | 36,410 83 |
| Less reinsurances | 60,243 93 | 655 32 | 28,840 66 |
| Net payment for said claims | 91,323 02 | 1,184 46 | |
| Total net payment for claims | 99,672 41 | 1,185 46 | 7,570 17 |

| | |
|---|---|
| Total net payments for claims for all classes of business in all countries | $ 108,428 04 |
| Dividends paid stockholders | 24,000 00 |
| Commission or brokerage, fire | 34,076 52 |
| Taxes, fire, $10,397.68, other, $3,047.31 | 13,444 99 |

THE ACADIA FIRE—*Continued.*

EXPENDITURE—*Concluded.*

| | |
|---|---|
| * Salaries, fees and travelling expenses: Salaries—Head office, $12,755.94, branch agents, $15,496.29, fees—directors, $3,000, auditors, $431.25, travelling expenses, $3,499.51 | $ 35,182 99 |
| † Miscellaneous expenditure, viz:—Advertising, $569.87; fire departments, patrol and salvage corps assessments, etc., $9.80; furniture and fixtures, $349.75; inspections and surveys, $439.04, legal expenses, $72.47, maps and plans, $803.11, postage, telegrams, telephones and express, $2,292.47; printing and stationery, $6,040.90; rents, $1,975.41; underwriters' boards, associations, etc., $4,396.05; real estate, $200; general expenses, $3,909.86 | 21,058 73 |
| Total expenditure | $ 236,191 27 |

* ($31,572.39 belongs to Fire business.)
† ($18,495.64 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 691,478 29 |
| Amount of cash income as above | 313,159 15 |
| Total | $ 1,004,637 44 |
| Amount of expenditure as above | 236,191 27 |
| Balance, net ledger assets, December 31, 1920 ($824,711, less $56,264.83 held in trust for reinsurance companies) | $ 768,446 17 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums in unlicensed companies (fire and hail) | $ 214,005 70 |
| Amount of commission thereon (fire and hail) | 62,326 62 |
| Amount of losses recovered from said companies (fire and hail) | 60,151 45 |
| Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, $58,730.52; carried out at 80 per cent | 46,984 42 |
| Amount of losses due and recoverable from such companies—fire | 8,712 24 |
| Amount of reinsurance premiums payable to such companies | 6,965 32 |
| Amount of cash or other securities held as security for recovery of fire losses | 56,264 83 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 36,292,274 | 508,426 97 | 453,570 | 6,763 43 | 36,745,844 | 515,190 40 |
| Taken in 1920—Renewed | 39,463,850 | 533,233 72 | 715,450 | 8,463 94 | 40,179,300 | 541,697 66 |
| Totals | 75,756,124 | 1,041,660 69 | 1,169,020 | 15,227 37 | 76,925,144 | 1,056,888 06 |
| Less ceased | 30,803,349 | 419,087 71 | 554,770 | 7,353 52 | 31,358,119 | 426,441 23 |
| Gross in force at end of 1920 | 44,952,775 | 622,572 98 | 614,250 | 7,873 85 | 45,567,025 | 630,446 83 |
| Less reinsured | 17,134,167 | 205,672 30 | 317,744 | 4,138 40 | 17,451,911 | 209,810 70 |
| Net in force at end of 1920 | 27,818,608 | 416,900 68 | 296,506 | 3,735 45 | 28,115,114 | 420,636 13 |

| Risks and Premiums. | Hail. |
|---|---|
| | In Canada. |
| | Premiums. |
| | $ cts. |
| Taken in 1920, new | 172,294 33 |
| Less ceased | 172,294 33 |

THE ACADIA FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with the Receiver General—* | | | |
| Dom. of Can. (4) War Loan, 1937, 5½ p.c. | $ 42,000 00 | $ 42,655 35 | $ 42,000 00 |
| *City—* | | | |
| Halifax Perm. Stock, 5 p.c. | 30,000 00 | 30,500 00 | 30,000 00 |
| *Towns—* | | | |
| Bridgewater, N.S., 1932, 4 p.c. | 2,000 00 | 1,855 00 | 1,700 00 |
| Dartmouth, N.S., 1926, 4 p.c. | 6,000 00 | 5,930 00 | 5,400 00 |
| Total on deposit with Receiver General | $ 80,000 00 | $ 80,940 35 | $ 79,100 00 |
| *Held by Company.* | | | |
| Dom. of Can. (4) War Loan, 1937, 5½ p.c. | 119,000 00 | 120,852 07 | 119,000 00 |
| Dom. of Can. (5) War Loan, 1923, 5½ p.c. | 125,000 00 | 125,000 00 | 125,000 00 |
| Dom. of Can. (6) War Loan, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Canadian Pacific Railway special Investment notes prior to 1924 | 2,000 00 | 2,000 00 | 2,060 00 |
| *Miscellaneous—* | | | |
| Mortgage Corporation of Nova Scotia, 1921, 5½ p. c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Nova Scotia Steel and Coal Co., 1st mtge., 1959, 5 p.c. | 4,500 00 | 4,365 00 | 4,005 00 |
| Eastern Canada Savings and Loan Co., 1923 5½ p.c. | 15,000 00 | 15,000 00 | 15,000 00 |
| Total par, book and market values | $ 360,500 00 | $ 363,157 42 | $ 359,165 00 |

SCHEDULE C.

Stocks owned and held by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dartmouth Development Co., 84 shares | $ 840 00 | $ 692 50 | $ 840 00 |
| C. P. Railway, 100 shares | 10,000 00 | 22,100 00 | 13,600 00 |
| Bank of Montreal, 103 shares | 10,300 00 | 18,988 75 | 20,188 00 |
| Bank of Nova Scotia, 182 shares | 18,200 00 | 48,382 25 | 45,500 00 |
| Canadian Bank of Commerce, 229 shares | 22,900 00 | 30,643 14 | 41,907 00 |
| Dominion Bank, 18 shares | 1,800 00 | 4,140 00 | 3,456 00 |
| Molsons Bank, 25 shares | 2,500 00 | 5,050 00 | 4,250 00 |
| *Northwest Adjustment and Inspection Agency (6 shares) | 300 00 | 300 00 | 300 00 |
| Royal Bank, 1,308 shares | 130,800 00 | 229,792 59 | 253,752 00 |
| Total par, book and market values | $ 197,640 00 | $ 360,089 23 | $ 383,793 00 |

*Not admitted.

## ÆTNA INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, WM. B. CLARK—Secretary, Guy E. BEARDSLEY—Principal Office, Hartford, Conn.—Chief Agent in Canada, A. M. M. KIRKPATRICK—Head Office in Canada, Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 5,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*) | | $ 453,253 33 |
| *Other Assets in Canada.* | | |
| Cash in Molsons Bank, Toronto | | 453,270 09 |
| Interest, accrued | | 6,540 21 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($4,731.55 on business prior to Oct. 1, 1920) | $ 66,160 11 | |
| Automobile (A), ($1201.58 on business prior to Oct. 1, 1920) | 3,454 80 | |
| Tornado ($22.94 on business prior to Oct. 1, 1920) | 31 51 | |
| Total | | 69,646 42 |
| Total assets in Canada | | $ 982,710 05 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 5,317 15 | |
| Net amount of fire claims, unadjusted | 51,812 31 | |
| Net amount of automobile (A) claims, adjusted and unpaid | 1,411 00 | |
| Net amount of automobile (A) claims, unadjusted | 1,111 00 | |
| Net amount of tornado claims, adjusted and unpaid | 20 50 | |
| Net amount of tornado claims, unadjusted | 20,000 00 | |
| Total net amount of unsettled claims, ($20.69 accrued in 1919) | | $ 79,671 96 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 368,748 60 | |
| Automobile (A) | 12,930 74 | |
| Automobile (B) | 3,106 38 | |
| Tornado | 4,339 69 | |
| Total, $389,125.41; carried out at 80 per cent | | 311,300 33 |
| Taxes due and accrued (estimated) | | 35,175 12 |
| Total liabilities in Canada | | $ 426,147 41 |

ÆTNA—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 733,984 87 | 35,222 70 | 6,212 75 | 4,684 95 | |
| Less reinsurance | 82,508 66 | | | | |
| " return premiums | 82,001 32 | 6,757 33 | | 462 17 | |
| Total deduction | 164,509 98 | | | | |
| Net cash received | 569,474 89 | 28,465 37 | 6,212 75 | 4,222 78 | |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 608,375 79 |
| Cash received for interest on investments | | 29,414 78 |
| Total income in Canada | $ | 637,790 57 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 25,845 49 | 564 15 | | | |
| Less savings and salvage | 305 00 | | | | |
| " reinsurance | 2 68 | | | | |
| Total deduction | 307 68 | | | | |
| Net payment for said claims | 25,537 81 | | | | |
| Paid for claims occurring during the year | 225,561 92 | 8,437 52 | 1,669 62 | 1,380 60 | |
| Less savings and salvage | 82 70 | 150 00 | | | |
| " reinsurance | 26,441 41 | | | | |
| Total deduction | 26,524 11 | | | | |
| Net payment for said claims | 199,037 81 | 8,287 52 | | | |
| Total net payment for claims | 224,575 62 | 8,851 67 | 1,669 62 | 1,380 60 | |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 236,477 51 |
| Commission and brokerage, fire, $118,741.89; other, $9,306.18 | | 128,048 07 |
| Taxes, fire, $23,267; other, $1,789 | | 25,056 00 |
| *Salaries, Fees and Travelling Expenses:—Salaries:— Chief agency, $2,200; do., general and special agents, $11,791.58; travelling expenses, agents, $7,575.26 | | 21,566 84 |
| †Miscellaneous Expenditure, viz:—Advertising, $631.15; maps and plans, $785.62; printing and stationery, $1,836.48; underwriters' boards, associations, etc., $6,598.21; sundry, $104.71 | | 9,956 17 |
| Total expenditure in Canada | $ | 421,104 59 |

*(Of which $20,026.35 belongs to Fire business.)
†(Of which $9,245.02 belongs to Fire business.)

ÆTNA—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile. (A) |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 56,442,877 | 636,415 36 | 16,762 13 |
| Taken in 1920, new and renewed | 71,298,757 | 725,842 98 | 36,637 08 |
| Totals | 127,741,634 | 1,362,258 34 | 53,399 21 |
| Less ceased | 51,280,359 | 568,819 10 | 27,537 72 |
| Gross in force at end of 1920 | 76,461,275 | 793,439 24 | 25,861 49 |
| Less reinsured | 7,659,593 | 86,186 35 | |
| Net in force at end of 1920 | 68,801,682 | 707,252 89 | 25,861 49 |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Automobile (B) | Tornado. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | | 3,742 38 |
| Taken in 1920, new and renewed | 6,212 75 | 4,590 25 |
| Totals | | 8,332 63 |
| Less ceased | | 1,617 48 |
| Gross and net in force at end of 1920 | 6,212 75 | 6,715 15 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 49,500 00 |
| Dom. of Canada War Loan, 1937, 5 p.c. | 25,000 00 | 23,750 00 |
| Province of Manitoba, 1947, 4 p.c. | 5,000 00 | 4,100 00 |
| " Manitoba, 1948, 4 p.c. | 10,000 00 | 8,200 00 |
| " Manitoba, 1922, 5 p.c. | 25,000 00 | 24,750 00 |
| " Ontario, 1925, 4½ p.c. | 50,000 00 | 48,500 00 |
| *Cities*— | | |
| Calgary, 1933, 5 p.c. | 25,000 00 | 23,250 00 |
| Hamilton, 1932, 4 p.c. | 25,000 00 | 22,250 00 |
| Montreal Corp. Stock, 1926, 4 p.c. | 6,000 00 | 5,520 00 |
| Montreal, 1942, 4 p.c. | 50,000 00 | 43,000 00 |
| Ottawa, 1935, 4½ p.c. | 25,000 00 | 23,750 00 |
| Toronto, 1948, 4 p.c. | 24,333 33 | 20,683 33 |
| Westmount, 1938, 3½ p.c. | 50,000 00 | 40,000 00 |
| *Railway*— | | |
| C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p.c. | 50,000 00 | 41,000 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mtge. Corp., 1925, 4½ p.c. | 25,000 00 | 25,000 00 |
| Toronto Mtge. Co., 1921, 5 p.c. | 50,000 00 | 50,000 00 |
| Total on deposit with Receiver General | $ 495,333 33 | $ 453,253 33 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 627,207 93 |
| Loans secured by bonds, stocks or other collateral | 10,982 31 |
| Cash on hand, in trust companies and in banks | 3,865,485 59 |
| Agents' balances | 4,544,287 48 |
| Book value of bonds and stocks | 32,502,859 51 |
| Bills receivable | 104,798 33 |
| Total ledger assets | $41,745,621 15 |

*Ætna—Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 231,853 58 |
| Special Deposit: New York Life Insurance and Trust Co., N.Y. | 375 00 |
| Special Deposit: Molsons Bank, Toronto, Ont. | 1,257 53 |
| Special Deposit, Bank of California, San Francisco, Cal. | 123 88 |
| Due for reinsurance, $215,685.78, and salvages, $71,528.92, on paid losses | 287,214 70 |
| Gross assets | $42,266,445 84 |
| Deduct assets not admitted | 1,393,904 14 |
| Total admitted assets | $40,872,541 70 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses | $ 3,459,477 39 |
| Total unearned premiums | 21,083,854 94 |
| Amount reclaimable on perpetual fire insurance policies | 89,299 62 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 20,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 975,000 00 |
| Contingent commissions or other charges due or accrued | 30,000 00 |
| Total liabilities (except capital stock) | $25,657,631 95 |
| Capital stock paid in cash | 5,000,000 00 |
| Surplus over liabilities and capital | 10,214,909 75 |
| Total liabilities | $40,872,541 70 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $26,945,653 27 |
| Deposit premiums received on perpetual risks | 1,570 14 |
| Interest and dividends | 1,519,943 22 |
| Rents | 25,300 00 |
| Agents' balances previously charged off | 268 16 |
| Gross profit on sale or maturity of bonds | 1,269 61 |
| Conscience money | 80 00 |
| Total income | $28,494,084 40 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $12,344,944 77 |
| Expenses of adjustment and settlement of losses | 192,461 91 |
| Cash dividends paid stockholders | 1,200,000 00 |
| Commission or brokerage and agents allowances | 5,595,549 34 |
| Total Field Supervisory expenses | 738,119 33 |
| Deposit premiums returned | 8,157 00 |
| Salaries | 1,098,329 59 |
| Advertising and subscriptions, $62,756.02; Printing and stationery, $303,563.88 | 366,319 90 |
| Postage, telegraph and telephone, exchange and express | 56,601 17 |
| Rents | 109,649 93 |
| Federal Taxes | 849,614 62 |
| Real Estate, Taxes, $16,157.50; other expenses, $13,517.59 | 29,675 09 |
| Inspections and surveys, including underwriters' boards and tariff associations | 418,739 20 |
| State taxes on premiums, Insurance Department licenses and fees | 938,085 13 |
| Agents' balances charged off | 1,620 41 |
| Gross loss on sale or maturity of bonds and stocks | 595,628 63 |
| All other disbursements | 80,096 36 |
| Total disbursements | $24,623,592 38 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year—Fire | $ 3,347,846,083 00 |
| Premiums thereon | 31,797,719 14 |
| Amount of policies terminated—Fire | 2,493,367,959 00 |
| Premiums thereon | 24,681,300 65 |
| Net amount in force at the end of the year—Fire | 3,462,717,988 00 |
| Premiums thereon | 36,146,193 62 |
| Net amount in force at end of year—Marine and Inland | $ 148,319,344 00 |
| Premiums thereon | 2,639,774 70 |
| Perpetual risks in force at end of year—Fire | $ 4,345,398 00 |
| Deposits thereon | 99,221 80 |

## AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. H. STEVENS—Secretary, P. H. WILLMOT—Principal Office, Watertown, N.Y.—Chief Agent in Canada, JOHN J. BANFIELD—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from 1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada War Loan, 1937, 5 p.c. | $ 25,000 00 | $ 23,858 17 | |
| Carried out at market value | | | $ 23,858 17 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Canadian Bank of Commerce, Vancouver | 36,100 68 |
| Interest accrued | 416 66 |
| Agents' balances and premiums uncollected | 2,820 83 |
| Total assets in Canada | $ 63,196 34 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Total net amount of claims, unadjusted | $ 1,177 64 | |
| Total net amount of claims, adjusted but unpaid | 851 10 | |
| Total net amount of unsettled claims | | $ 2,028 74 |
| Reserve of unearned premiums, $17,479.92; carried out at 80 p.c. | | 13,983 93 |
| Taxes due and accrued (est) | | 1,379 70 |
| Total liabilities in Canada | | $ 17,392 37 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 49,316 01 | |
| Deduct reinsurances, $1,947.25; return premiums, $15,810.27 | 17,757 52 | |
| Net cash received for premiums | | $ 31,558 49 |
| Received for interest on investments | | 1,849 20 |
| Total income in Canada | | $ 33,407 69 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 811 11 | |
| Amount paid for claims during the year | $ 2,759 24 | |
| Deduct reinsurances | 2 50 | |
| Net amount paid for said claims | $ 2,756 74 | |

AGRICULTURAL—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net amount paid for said claims | $ 3,567 85 |
| Commission or brokerage | 8,792 44 |
| Commission on profits | 306 42 |
| Paid for taxes | 877 22 |
| Chief agency salaries, $138.60; travelling expenses, $300 | 438 60 |
| Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., $635.01; expenses (adjustment of losses), $99.55; general expenses, $236.21; printing and stationery, $20.85; postage, telegrams, telephones and express, $86.85 | 1,078 47 |
| Total expenditure in Canada | $ 15,061 00 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at end of 1919 | 1,896,679 | 31,469 69 |
| Taken in 1920, new and renewed | 2,269,806 | 39,640 45 |
| Totals | 4,166,485 | 71,110 14 |
| Less ceased | 1,893,236 | 35,591 49 |
| Gross in force at end of 1920 (est) | 2,273,249 | 35,518 65 |
| Less reinsured (est) | 113,250 | 1,489 70 |
| Net in force at end of 1920 | 2,159,999 | 34,028 95 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 51,207 88 |
| Mortgage loans on real estate, first liens | 479,582 00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 480,950 00 |
| Book value of bonds and stocks | 5,350,302 04 |
| Cash on hand, in trust companies and in banks | 620,329 89 |
| Agents' balances and bills receivable | 487,439 48 |
| Total | $ 7,469,811 29 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 66,704 47 |
| Market value of stocks over book value | 222,099 16 |
| Reinsurance due on paid losses | 41,060 98 |
| Gross assets | $ 7,799,675 90 |
| Deduct assets not admitted | 317,466 14 |
| Total admitted assets | $ 7,482,209 76 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 799,051 50 |
| Unearned premiums | 3,688,555 43 |
| Salaries, rents, etc., due or accrued | 20,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 120,000 00 |
| Contingent expenses or other charges due or accrued | 20,000 00 |
| Contingent reserve and reserve for foreign discount | 220,510 22 |
| Total liabilities (excluding capital stock) | $ 4,868,117 15 |
| Joint capital stock paid in cash | 1,000,000 00 |
| Surplus over all liabilities | 1,614,092 61 |
| Total liabilities | $ 7,482,209 76 |

AGRICULTURAL—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,823,848 32 |
| Interest and dividends | 361,291 99 |
| Rents | 2,500 00 |
| Agents' balances previously charged off | 19 50 |
| Gross profit on sale or maturity of bonds and stocks | 17,638 13 |
| Gross increase, by adjustment, in book value of bonds | 18,894 73 |
| Total income | $ 5,224,192 67 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,240,324 23 |
| Expenses of adjustment and settlement of claims | 60,215 48 |
| Dividends to stockholders | 700,000 00 |
| Commission or brokerage | 1,075,679 52 |
| Field supervisory expenses | 169,464 66 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 172,622 07 |
| Rents | 19,418 83 |
| Inspections and surveys (including underwriters' boards and tariff associations) | 154,796 91 |
| Federal taxes | 58,789 80 |
| State taxes on premiums, insurance department licenses and fees | 128,455 03 |
| Agents' balances charged off | 828 51 |
| Gross loss on sale or maturity of bonds and stocks | 100,389 43 |
| Gross decrease by adjustment in book value of bonds | 426 48 |
| All other disbursements | 95,919 35 |
| Total disbursements | $ 4,977,330 30 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Written renewed during the year | $ 737,759,700 00 |
| Premiums thereon | 6,919,589 48 |
| Terminated during the year | 560,977,800 00 |
| Premiums thereon | 5,582,679 48 |
| Net in force, December 31, 1920 | 696,001,800 00 |
| Premiums thereon | 6,350,071 00 |

## ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, The Hon. N. CHARLES ROTHSCHILD—General Manager, O. MORGAN OWEN—Principal Office, London, England—Chief Agent in Canada, Thos. D. Belfield—Head Office in Canada, Montréal, Que.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £ 5,450,000 | $26,523,333 33 |
| Amount paid thereon in cash | 1,000,000 | 4,866,666 67 |

### ASSETS IN CANADA.

*Held solely for protection of Canadian Policyholders.*

Bonds on deposit with Receiver General:—

| | Par value. | Market value. | |
|---|---|---|---|
| Province of British Columbia Stock, 1941, 3 p.c. | $ 109,500 00 | $ 74,460 00 | |
| British Govt. War Loan Stock, 1929/1947, 5 p.c. | 292,000 00 | 266,450 00 | |
| Grand Trunk Pacific Railway, 1st Mortgage sterling (guaranteed by Dominion of Canada), 1962, 3 p.c. | 257,933 34 | 162,498 00 | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 105,000 00 | 105,000 00 | |
| Total on deposit with Receiver General | $ 764,433 34 | $ 608,408 00 | |
| Carried out at market value | | | $ 608,408 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 33,665 46 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 26,575 57 | |
| Canadian Bank of Commerce, Montreal | 4,494 56 | |
| " " Winnipeg | 2,232 78 | |
| Total cash in banks | | 33,302 91 |
| Deposit with Manitoba Workmen's Compensation Board | | 5,245 95 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($2,635.28 on business prior to Oct. 1, 1920) | $ 45,348 88 | |
| Accident | 4,038 54 | |
| Automobile (A) | 2,464 73 | |
| Automobile (B) | 1,525 87 | |
| Burglary | 1,389 70 | |
| Liability | 15,625 11 | |
| Guarantee | 1,910 39 | |
| Hail | 3,450 92 | |
| Plate Glass | 689 77 | |
| Sickness | 4,158 74 | |
| Total | | 80,602 65 |
| Office furniture and plans | | 5,000 00 |
| Total assets in Canada | | $ 766,224 97 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 30,809 23 |
| " " " resisted, in suit | 7,500 00 |
| " " " resisted, not in suit | 6,000 00 |
| " accident claims, unadjusted | 1,970 66 |
| " automobile (A) claims, unadjusted | 1,772 28 |
| " automobile (B) claims, unadjusted | 3,513 65 |

ALLIANCE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Net amount of burglary claims, unadjusted | $ 253 00 | |
| " liability claims, unadjusted | 12,789 62 | |
| " guarantee claims, unadjusted | 2,230 00 | |
| " plate glass claims, unadjusted | 957 83 | |
| " sickness claims, unadjusted | 6,694 79 | |
| Total net amount of unsettled claims | | $ 74,491 06 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 325,057 02 | |
| Accident | 23,318 82 | |
| Automobile (A) | 14,484 03 | |
| Automobile (B) | 11,762 90 | |
| Burglary | 3,755 18 | |
| Liability | 8,108 34 | |
| Guarantee | 6,983 49 | |
| Plate Glass | 4,010 86 | |
| Sickness | 25,033 15 | |
| Total, $422,513.79; carried out at 80 per cent | | 338,011 03 |
| Taxes due and accrued | | 30,991 67 |
| Reinsurance and return premiums:— | | |
| Accident | $ 50 00 | |
| Liability | 456 18 | |
| Guarantee | 84 40 | |
| Total | | 590 58 |
| Total liabilities in Canada | | $ 444,084 34 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile. (A) | Automobile. (B) | Burglary. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 486,389 11 | 59,826 69 | 38,431 79 | 32,281 76 | 6,974 64 |
| Less reinsurances | 5,779 88 | 1,178 48 | 626 29 | 27 17 | 623 10 |
| " return premiums | 51,837 90 | 5,875 93 | 5,760 99 | 5,562 15 | 577 52 |
| Total deduction | 57,617 78 | 7,054 41 | 6,387 28 | 5,589 32 | 1,200 62 |
| Net cash received | 428,771 33 | 52,772 28 | 32,044 51 | 26,692 44 | 5,774 02 |

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Liability. | Guarantee. | Hail. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 37,692 02 | 17,016 62 | 229,363 35 | 8,622 65 | 61,217 89 |
| Less reinsurances | 2,740 42 | 2,276 95 | 37,628 72 | 34 63 | 413 74 |
| " return premiums | 1,841 47 | 2,594 41 | 1,674 59 | 982 74 | 5,249 42 |
| Total deduction | 4,581 89 | 4,871 36 | 39,303 31 | 1,017 37 | 5,663 16 |
| Net cash received | 33,110 13 | 12,145 26 | 190,060 04 | 7,605 28 | 55,554 73 |

| | | |
|---|---|---|
| Total net cash received for premiums | | $ 844,530 02 |
| Interest on investments | | 530 70 |
| Total income in Canada | | $ 845,060 72 |

ALLIANCE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile. (A) | Automobile. (B) | Burglary. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 12,785 36 | 1,262 90 | 2,068 36 | 6,426 05 | 91 26 |
| Less savings and salvage | 1 75 | ..... | 260 00 | 328 48 | |
| Net paid for said claims | 12,783 61 | | 1,808 36 | 6,097 57 | |
| Paid for claims occurring during the year | 183,633 29 | 10,435 81 | 16,745 91 | 5,886 06 | 2,946 20 |
| Less savings and salvage | 1,268 96 | 35 00 | 64 85 | 370 25 | |
| Less reinsurances | 4,265 48 | 589 98 | | | |
| Total deduction | 5,534 44 | 624 98 | | | |
| Net paid for said claims | 178,098 85 | 9,810 83 | 16,681 06 | 5,515 81 | |
| Total net paid for said claims | 190,882 46 | 11,073 73 | 18,489 42 | 11,613 38 | 3,037 46 |

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Liability. | Guarantee. | Hail. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 4,008 52 | 342 89 | ..... | 94 29 | 3,101 89 |
| Less savings and salvage | 733 31 | 78 80 | ..... | | |
| Less reinsurance | | | | | 36 66 |
| Net paid for said claims | 3,275 21 | 264 09 | | | 3,065 23 |
| Paid for claims occurring during the year | 19,586 69 | 1,432 37 | 79,183 98 | 3,256 27 | 43,154 06 |
| Less savings and salvage | | | | 55 36 | |
| Less reinsurances | 638 74 | | 10,968 95 | | 325 03 |
| Net paid for said claims | 18,947 95 | | | 3,200 91 | 42,829 03 |
| Total net paid for said claims | 22,223 16 | 1,696 46 | 68,215 03 | 3,295 20 | 45,894 26 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 376,420 56 |
| Commission and brokerage, fire, $95,279.61; other, $127,074.44 | | 222,354 05 |
| Commission on profits, fire, $4,040; other, $3,051.29 | | 7,091 29 |
| Taxes and licenses, fire, $20,491.05; other, $10,815.01 | | 31,306 06 |
| *Salaries, fees and travelling expenses:—Salaries:—Head office, $35,694.07; Fees, auditors, $200; travelling expenses:—officials, $1,642.07; agents, $134.38 | | 37,670 52 |
| †Miscellaneous expenditure, viz.:—Advertising, $321.35; furniture and fixtures, $1,458.87; inspections and surveys, $185; legal expenses, $500; maps and plans, $955.87; war stamps, $113.13; postage, telegrams, telephones and express, $4,201.91; printing and stationery, $12,134.25; rents, $5,343.33; underwriters' boards, associations, etc., $6,492.26; general expenses, $2,984.48 | | 34,600 45 |
| Total expenditure in Canada | $ | 709,532 93 |

(*$21,623.78 belongs to fire business).
(†$15,840.95 belongs to fire business).

ALLIANCE—*Continued.*

RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Accident. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 51,831,852 | 551,232 03 | 31,449 28 |
| Taken in 1920, new and renewed | 50,118,433 | 486,079 08 | 57,107 18 |
| Totals | 101,950,285 | 1,037,311 11 | 88,556 46 |
| Less ceased | 44,755,257 | 421,263 35 | 40,788 10 |
| Gross in force at end of 1920 | 57,195,028 | 616,047 76 | 47,768 36 |
| Less reinsured | 586,644 | 6,193 47 | 1,130 72 |
| Net in force at end of 1920 | 56,608,384 | 609,854 29 | 46,637 64 |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Automobile. (A) | Automobile. (B) |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 22,785 29 | 19,109 96 |
| Taken in 1920, new and renewed | 36,585 69 | 30,196 84 |
| Totals | 59,370 98 | 49,306 80 |
| Less ceased | 30,235 81 | 25,753 82 |
| Gross in force at end of 1920 | 29,135 17 | 23,552 98 |
| Less reinsured | 167 11 | 27 17 |
| Net in force at end of 1920 | 28,968 06 | 23,525 81 |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Burglary. | Liability. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 836 82 | 27,405 09 |
| Taken in 1920, new and renewed | 8,090 58 | 52,521 53 |
| Totals | 8,927 40 | 79,926 62 |
| Less ceased | 1,087 54 | 62,501 41 |
| Gross in force at end of 1920 | 7,839 86 | 17,425 21 |
| Less reinsured | 708 15 | 1,366 03 |
| Net in force at end of 1920 | 7,131 71 | 16,059 18 |

ALLIANCE—*Concluded.*

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Guarantee. | Hail. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 23,114 98 | 193,510 96 |
| Taken in 1920, new and renewed | 18,537 05 | |
| Totals | 41,652 03 | |
| Less ceased | 25,685 40 | 193,510 96 |
| Gross in force at end of 1920 | 15,966 63 | |
| Less reinsured | 1,919 65 | |
| Net in force at end of 1920 | 14,046 98 | |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Plate Glass. | Sickness. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 2,204 39 | 32,008 82 |
| Taken in 1920, new and renewed | 8,892 78 | 58,467 20 |
| Total | 11,097 17 | 90,476 02 |
| Less ceased | 3,040 82 | 40,007 12 |
| Gross in force at end of 1920 | 8,056 35 | 50,468 90 |
| Less reinsured | 34 63 | 402 59 |
| Net in force at end of 1920 | 8,021 72 | 50,066 31 |

(*For General Business Statement, see Appendix.*)

## THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, BENJAMIN RUSH—Secretary, JOHN KREMER—Principal Office, Philadelphia, Pa.—Chief Agents in Canada, Robert Hampson & Son, Limited—Head Office in Canada, Montreal.

(Incorporated December 5, 1904. Dominion license issued August 30, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Canada bonds, 1926, 5 p.c. | $ 20,000 00 | $ 19,800 00 |
| " " 1929, 5½ p.c. | 20,000 00 | 18,200 00 |
| " " 1931, 5 p.c. | 5,000 00 | 4,950 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 45,000 00 | 45,000 00 |
| State of New York, 1962, 4 p.c. | 30,000 00 | 30,000 00 |
| Total on deposit with Receiver General | $ 120,000 00 | $ 117,950 00 |

| | |
|---|---|
| Carried out at market value | $ 117,950 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks:— | | |
| Cash in Bank of Montreal, Vancouver | $ 10,106 43 | |
| Cash in Bank of Nova Scotia, Montreal | 77,733 13 | |
| Total cash in banks | | $7,839 56 |
| Interest accrued | | 1,427 50 |
| Agents' balances and premiums uncollected, fire, $17,333.10; automobile (A,) $234.63; inland transportation, $61.88 | | 17,629 61 |
| Total assets in Canada | | $ 224,846 67 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 17,944 00 |
| " " Automobile (A), unadjusted | 135 00 |
| " " " (B), " | 1,266 00 |
| Total net amount of all claims, unsettled | $ 19,345 00 |
| Total net reserve of unearned premiums, fire, $117,827.74; automobile (A,) $4,983.61; automobile (B,) $5,424.56; inland transportation, $66.25; total, $128.302.16, carried out at 80 p.c. | 102,641 72 |
| Taxes due and accrued | 8,430 50 |
| Total liabilities in Canada | $ 130,417 22 |

ALLIANCE INSURANCE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile. (A) | Automobile. (B) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 298,104 90 | 15,576 52 | 14,082 62 | 60 62 |
| Less reinsurances | 36,614 92 | | | |
| Less return premiums | 56,103 49 | 2,500 65 | 2,984 65 | |
| Total deduction | 92,718 41 | | | |
| Net cash received | 205,386 49 | 13,075 87 | 11,097 97 | 60 62 |

| | |
|---|---|
| Total net cash received for premiums | $ 229,620 95 |
| Received for interest on investments | 6,025 00 |
| Total income in Canada | $ 235,645 95 |

EXPENDITURE IN CANADA.

| —— | Fire | Automobile. (A) | Automobile. (B) |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 2,000 08 | 5 50 | |
| Deduct savings and salvage, $36.44; reinsurances, $15.37 | 51 81 | | |
| Net paid during the year for said claims | 1,948 27 | | |
| Paid for claims occurring during the year | 130,798 41 | 2,546 07 | 5,045 26 |
| Deduct savings and salvage, $8,724.20 and reinsurances $17,952.05 | 26,676 25 | | 241 67 |
| Net paid during the year for said claims | 104,122 16 | | |
| Total net paid for said claims | 106,070 43 | 2,551 57 | 4,803 59 |

| | |
|---|---|
| Total net amount paid for claims | $ 113,425 59 |
| Commission or brokerage, fire, $53,014.80; other, $8,902.81 | 61,917 61 |
| Paid for taxes, fire $4,970.71; other $28.60 | 4,999 31 |
| Chief agency expenses, viz.:—travelling | 2,343 67 |
| †Miscellaneous expenditure: Advertising, $55; maps and plans, $207.83; postage, telegrams, telephone and express, $1,194.09 printing and stationery, $1,204.26; underwriters' Boards, tariff associations, etc., $3,606.61; sundries, $757.91 | 7,025 70 |
| Total expenditure in Canada | $ 189,711 88 |

*($1,893.67 belongs to Fire business.)
†($6,333.53 belongs to Fire business.)

THE ALLIANCE INSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile (A) |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 22,576,395 | 187,265 01 | 1,328 45 |
| Taken in 1920, new and renewed | 35,040,741 | 295,211 90 | 14,947 52 |
| Totals | 57,617,136 | 482,476 91 | 16,275 97 |
| Deduct terminated | 28,622,821 | 219,979 50 | 6,308 74 |
| Gross in force at end of 1920 | 28,994,315 | 262,497 41 | 9,967 23 |
| Deduct reinsured | 3,386,148 | 39,812 92 | |
| Net in force at end of 1920 | 25,608,167 | 222,684 49 | 9,967 23 |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Automobile. (B) | Inland Transportation. |
| | $ cts. | $ cts. |
| Taken in 1920, new and renewed | 14,082 62 | 132 50 |
| Deduct terminated | 3,233 49 | |
| Gross and net in force at end of 1920 | 10,849 13 | 132 50 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 4,600,747 33 |
| Cash on hand, in trust companies and in banks | 551,184 29 |
| Agents' balances and bills receivable | 535,526 13 |
| Amount recoverable for reinsurance on paid losses | 6,482 65 |
| Total ledger assets | $ 5,693,940 40 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 68,313 06 |
| Gross assets | $ 5,762,253 46 |
| Deduct assets not admitted | 362,384 99 |
| Total admitted assets | $ 5,399,868 47 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 791,700 00 |
| Total amount of unearned premiums | 2,185,838 36 |
| Amount reclaimable by the insured on perpetual Fire policies | 21,864 33 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 1,583 83 |
| Taxes due or accrued (estimated) | 110,000 00 |
| Contingent commissions, etc., due or accrued | 27,000 00 |
| Total liabilities, except capital stock | $ 3,137,986 52 |
| Capital stock paid up in cash | 1,000,000 00 |
| Contingent reserve fund | 386,881 95 |
| Surplus over all liabilities | 875,000 00 |
| Total liabilities | $ 5,399,868 47 |

THE ALLIANCE INSURANCE—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,420,252 68 |
| Deposit premiums written on perpetutal risks (gross) | 2,005 00 |
| Interest and dividends | 212,242 13 |
| Gross profit on sale or maturity of bonds and stocks | 7,392 17 |
| Agents' balances previously charged off | 264 37 |
| Total income | $ 3,642,156 35 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,594,685 20 |
| Expenses of adjustment and settlement of claims | 31,912 24 |
| Paid stockholders for interest and dividends | 131,250 00 |
| Agents' allowances, commission or brokerage | 689,660 11 |
| Field supervisory expenses | 82,421 92 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 142,349 20 |
| Rents | 10,276 73 |
| Inspections and surveys, including underwriters' Boards and Tariff Associations | 50,770 32 |
| State taxes on premiums, Insurance Department licenses and fees | 82,435 27 |
| Federal taxes | 113,591 41 |
| Advertising and subscriptions, $4,832.84; printing and stationery, $47,116.12 | 51,948 96 |
| Agents' balances charged off | 686 55 |
| Gross loss on sale or maturity of bonds | 490 00 |
| Gross decrease, by adjustment, in book value of ledger assets | 500 00 |
| All other disbursements | 16,246 36 |
| Total disbursements | $ 2,999,224 27 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $551,556,706 00 |
| Premiums thereon | 5,055,452 85 |
| Amount of risks terminated during the year | 402,858,838 00 |
| Premiums thereon | 3,576,827 90 |
| Net amount in force at December 31, 1920 | 399,880,498 00 |
| Premiums thereon | 3,709,636 63 |
| Perpetutal risks | 800,484 00 |
| Deposit premiums thereon | 24,293 70 |

## THE AMERICAN ALLIANCE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, CHARLES G. SMITH—Secretary, EDWIN M. CRAGIN—Principal Office, New York City—Chief Agent in Canada, WM. ROBINS—Head Office in Canada, Toronto, Ont.

(Incorporated 1897. Commenced business in Canada, 27th, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $1,000,000 00 |

### ASSETS I CANADA.

*Held solely for the protection of Canadian Policyholders*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. Vicotry Loan, 1933, 5½ p.c. | $ 30,000 00 | $ 30,000 00 | |
| Carried out at market value | | | $ 30,000 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Interest accrued | | 275 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 1,195 82 | |
| Automobile (A) | 52 68 | |
| Automobile (B) | 46 15 | |
| Total | | 1,294 65 |
| Total assets in Canada | | $ 31,569 65 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 1,075 37 | |
| Net amount of fire claims, unadjusted ($500 accrued prior to 1920) | 815 00 | |
| Net amount of automobile (B) claims, unadjusted | 59 00 | |
| Total net amount of unsettled claims | | $ 1,949 37 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 3,888 85 | |
| Automobile (A) | 103 40 | |
| Automobile (B) | 90 60 | |
| Total, $4,082.85, carried out at 80 per cent | | 3,266 28 |
| Taxes due and accrued | | 1,000 00 |
| Total liabilities in Canada | | $ 6,215 65 |

AMERICAN ALLIANCE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 31,030 49 | 2,815 53 | 2,476 27 | |
| Less reinsurance | 17,468 06 | 2,234 29 | 1,957 61 | |
| Less return premiums | 7,173 24 | 392 32 | 343 74 | |
| Total deduction | 24,641 30 | 2,626 61 | 2,301 35 | |
| Net cash received | 6,389 19 | 188 92 | 174 92 | |
| Net cash received for premiums for all classes of business | | | | $ 6,753 03 |
| Cash received for interest on investments | | | | 1,650 00 |
| Total income in Canada | | | | $ 8,403 03 |

EXPENDITURE IN CANADA.

| | Fire. | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 500 00 | |
| Amount paid for claims occurring during the year | $ 1,190 24 | |
| Deduct reinsurances | 738 72 | |
| Net amount paid for said claims | $ 451 52 | |
| Net amount paid for said claims | | $ 951 52 |
| Commission or brokerage: fire, $1,821.39; other, $121.27 | | 1,942 66 |
| Taxes, license fees, etc., fire, $289.09; other, $6.77 | | 295 86 |
| *Travelling expenses of agents | | 60 10 |
| †Miscellaneous expenditure, viz.: Advertising, $21.29; printing and stationery, $1.12; postage, telegrams, telephones and express, $17.27; boards, tariff associations, etc., $64.89; maps and plans, $7.73 | | 112 30 |
| Total expenditure in Canada | | $ 3,362 44 |

*($55 belongs to Fire business.) (†$101 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 1,693,209 | 24,875 91 | 1,385 69 | 1,214 10 |
| Taken in 1920, New and renewed | 1,710,787 | 31,886 49 | 2,874 23 | 2,518 32 |
| Totals | 3,403,996 | 56,762 40 | 4,259 92 | 3,732 42 |
| Less ceased | 1,888,189 | 28,922 37 | 2,130 93 | 1,867 06 |
| Gross in force at end of 1920 | 1,515,807 | 27,840 03 | 2,128 99 | 1,865 36 |
| Less reinsured | 1,075,053 | 20,297 12 | 1,922 19 | 1,684 16 |
| Net in force at end of 1920 | 440,754 | 7,542 91 | 206 80 | 181 20 |

AMERICAN ALLIANCE—*Concluded.*

GENERAL BUSINESS STATEMEENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 3,589,978 94 |
| Cash in hand, in trust companies and in banks | 99,021 30 |
| Agent's balances | 155,421 85 |
| Total ledger assets | $ 3,844,422 09 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 31,692 00 |
| Gross assets | $ 3,876,114 09 |
| Deduct assets not admitted | 419,936 94 |
| Total admitted assets | $ 3,456,177 15 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 166,734 00 |
| Unearned premiums | 1,284,895 67 |
| State, county, municipal and other taxes due or accrued (estimated) | 45,000 00 |
| Total liabilities, except capital stock | $ 1,496,629 67 |
| Capital paid up | 1,000,000 00 |
| Surplus over liabilities | 959,547 48 |
| | $ 3,456,177 15 |

INCOME.

| | |
|---|---|
| Total premiums written | $ 1,494,006 71 |
| Interest and dividends | 175,235 58 |
| Gross profit on sale of bonds | 2,968 87 |
| Gross increase, by adjustment, in book value of ledger assets | 800 00 |
| Total income | $ 1,673,011 16 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 595,532 87 |
| Expenses of adjustment and settlement of claims | 8,677 23 |
| Paid stockholders for interest or dividends | 200,000 00 |
| Commission or brokerage | 460,117 51 |
| Salaries fees and all other charges of officers, directors, trustees and home office employees | 13,443 09 |
| Taxes, licenses and fees | 37,884 61 |
| Gross loss on sale or maturity of bonds and stocks | 154,903 68 |
| Federal taxes | 45,785 63 |
| All other disbursements | 2,803 50 |
| Total disbursements | $ 1,519,148 12 |

EXHIBIT OF PREMIUMS.

FIRE RISKS.

| | Amount. | Premiums. |
|---|---|---|
| Premiums on policies written or renewed | $ 872,442,496 | $ 7,275,761 42 |
| Premiums on policies terminated | 688,619,533 | 5,802,221 13 |
| Net premiums in force at December 31, 1920 | 299,510,823 | 2,262,929 30 |

## AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, B. G. CHAPMAN, JR.—Secretary, HAROLD M. HESS—Principal Office, St. Louis, Mo.—Chief Agent in Canada, W. P. FESS—Head office in Canada, Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | $ 187,686 26 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Union Bank of Canada, Winnipeg | | 96,338 98 |
| Interest accrued | | 4,550 91 |
| Deposit with Western Canada Grain Association | | 1,000 00 |
| Agents' balances and premiums uncollected:— | | |
| Fire | $ 38,821 53 | |
| Automobile (A) | 340 89 | |
| Tornado | 116 94 | |
| Total | | 39,279 36 |
| Reinsurance losses due (fire) | | 2,651 07 |
| All other assets | | 117 20 |
| Total assets in Canada | | $ 331,623 78 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 7,885 66 | |
| Net amount of fire claims, unadjusted | 21,996 07 | |
| Net amount of tornado claims, adjusted and unpaid | 8,814 20 | |
| Total net amount of unsettled fire claims | | $ 38,695 93 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 147,967 34 | |
| Automobile (A) | 343 33 | |
| Tornado | 3,175 46 | |
| Total, $151,486.13, carried out at 80 per cent. | | 121,188 90 |
| Taxes due and accrued | | 2,500 00 |
| Total liabilities in Canada | | $ 162,384 88 |

AMERICAN CENTRAL—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Tornado. | Automobile (A) | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 314,406 14 | 3,317 49 | 371 26 | |
| Less reinsurances | 6,987 47 | | | |
| Less return premiums | 50,433 54 | 136 12 | 17 93 | |
| Total deduction | 57,421 01 | | | |
| Net cash received during the year | 256,985 13 | 3,181 37 | 353 33 | |
| Net cash received for premiums for all classes of business | | | | $ 260,519 83 |
| Cash received for interest on investments | | | | 7,013 17 |
| Interest on bank balance | | | | 1,176 05 |
| Total income in Canada | | | | $ 268,709 05 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Tornado. | | |
| | $ cts. | $ cts. | | |
| Amount paid for claims occurring in previous years | 18,480 41 | | | |
| Less savings and salvage | 59 52 | | | |
| Less reinsurance | 9,240 21 | | | |
| Total deduction | 9,299 73 | | | |
| Net payment for said claims | 9,180 68 | | | |
| Paid for claims occurring during the year | 79,772 04 | 1,178 10 | | |
| Less savings and salvage | 689 61 | | | |
| Less reinsurance | 4,804 57 | | | |
| Total deduction | 5,494 18 | | | |
| Net payment for said claims | 74,277 86 | | | |
| Total net payment for claims | 83,458 54 | 1,178 10 | | |
| Total net payments for claims for all classes of business | | | | $ 84,636 64 |
| Commission and brokerage, fire, $54,817.51; other, $222.13 | | | | 55,039 64 |
| Paid or allowed for commission on profits, fire | | | | 1,702 87 |
| Taxes, fire | | | | 1,436 15 |
| Miscellaneous expenditure, (fire) viz.:—Postage, telegrams, telephones and express, $257.53; printing and stationery, $78.19; advertising, $40; inspections and surveys, $1.66; maps and plans, $1,990.92; sundries, $25 | | | | 2,393 30 |
| Total expenditure in Canada | | | | $ 145,208 60 |

AMERICAN CENTRAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Fire. | | Automobile (B) | Tornado. |
|---|---|---|---|---|
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 25,619,544 | 268,406 79 | 712 15 | 2,306 72 |
| Taken in 1920, New and Renewed | 32,111,309 | 315,125 40 | | 3,296 22 |
| Totals | 57,730,853 | 583,532 19 | | 5,602 94 |
| Less ceased | 30,630,005 | 265,101 92 | 25 50 | 686 45 |
| Gross in force at end of 1920 | 27,100,848 | 318,430 27 | | 4,916 49 |
| Less reinsured | 3,114,126 | 41,598 91 | | 35 00 |
| Net in force at end of 1920 | 23,986,722 | 276,831 36 | 686 65 | 4,881 49 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Can. Victory Loan, 1924, 5½ p.c. | $ 20,000 00 | $ 20,000 00 |
| Prov. of Alberta, 1924, 5½ p.c. | 15,000 00 | 14,250 00 |
| *Cities—* | | |
| Brandon, 1942, 4½ p.c. | 25,000 00 | 21,500 00 |
| Calgary, 1933, 5 p.c. | 15,000 00 | 13,950 00 |
| Fort William, 1937, 4½ p.c. | 24,820 00 | 21,593 40 |
| Fort William, 1934, 5 p.c. | 11,000 00 | 10,340 00 |
| Toronto, 1949, 4 p.c. | 26,766 67 | 22,751 66 |
| Victoria, 1937, 4 p.c. | 30,660 00 | 25,141 20 |
| Winnipeg, 1928, 4 p.c. | 10,000 00 | 9,000 00 |
| *Towns—* | | |
| Selkirk, Man., 1945, 5 p.c. | 500 00 | 425 00 |
| Selkirk, Man., 1958, 5 p.c. | 3,000 00 | 2,490 00 |
| Selkirk, Man., 1959, 5 p.c. | 1,500 00 | 1,245 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1923, 5½ p.c. | 5,000 00 | 5,000 00 |
| Can. Perm. Mtge. Corp., 1924, 5½ p.c. | 20,000 00 | 20,000 00 |
| Total on deposit with Receiver General | $ 208,246 67 | $ 187,686 26 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate | $ 15,000 00 |
| Loans on bonds, stocks, etc | 4,500 00 |
| Book value of bonds and stocks | 5,152,660 60 |
| Cash on hand, in trust companies and in banks | 896,930 57 |
| Agent's balances | 1,007,796 33 |
| Reinsurance recoverable on paid losses | 29,874 93 |
| Total ledger assets | $ 7,106,762 43 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 74,851 19 |
| Gross assets | $ 7,181,613 62 |
| Deduct assets not admitted | 380,507 81 |
| Total admitted assets | $ 6,801,105 81 |

AMERICAN CENTRAL—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 567,232 27 |
| Total unearned premiums | 3,860,063 43 |
| Dividends, due and unpaid | 255 98 |
| Salaries, rents, expenses, bills, accounts, etc., due and accrued | 2,200 41 |
| Federal, state and other taxes due or accrued (estimated) | 200,000 00 |
| Contingent commissions or other charges due or accrued | 50,000 00 |
| Total liabilities, excluding capital stock | $ 4,679,752 09 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities, including capital stock | 1,121,353 72 |
| Total liabilities | $ 6,801,105 81 |

INCOME.

| | |
|---|---|
| Total premium income | $ 5,366,763 15 |
| Interest | 214,258 77 |
| Gross profit on sale or maturity of bonds | 2,671 30 |
| From agents' balances previously charged off | 398 83 |
| All other income | 583 00 |
| Total income | $ 5,584,675 05 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,649,215 02 |
| Expenses of adjustment and settlement of claims | 39,879 67 |
| Agents' allowances | 1,315,559 54 |
| Field supervising expenses | 167,174 32 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 144,207 58 |
| Rents | 17,708 05 |
| Underwriters' boards and tariff associations, inspections and surveys | 81,625 34 |
| Federal taxes | 84,593 04 |
| State taxes on premiums, Insurance Department licenses and fees | 112,702 74 |
| Agents' balances charged off | 372 66 |
| Gross loss on sale or maturity of bonds and stocks | 259,408 58 |
| Gross decrease, by adjustment, in book value of bonds | 1,384 21 |
| All other disbursements | 104,525 89 |
| Total disbursements | $ 3,978,336 64 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $879,830,866 00 |
| Premiums thereon | 8,132,514 19 |
| Amount of policies terminated during the year | 688,260,566 00 |
| Premiums thereon | 6,672,419 49 |
| Net amount in force at December 31, 1920 | 642,145,162 00 |
| Premiums thereon | 6,161,911 29 |

## AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. A. CORROON—Secretary, T. A. DUFFEY—Principal Office, New York—Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Incorporated 1918. Dominion license issued October 6, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, subscribed and paid in cash | $ 400,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 17,132 50 |
| Agents' balances and premiums uncollected | 13,120 60 |
| Interest due | 229 16 |
| Total assets in Canada | $ 80,482 26 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 5,612 65 |
| Reserve of unearned premiums, $43,888.78; carried out at 80 per cent | 35,111 03 |
| Taxes due and accrued | 1,414 56 |
| Reinsurance premiums (fire) | 1,715 28 |
| Total liabilities in Canada | $ 43,853 52 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 97,536 27 | |
| Deduct reinsurance, $1,491.60; return premiums, $15,355.61 | 16,847 21 | |
| Net cash received for premiums | | $ 80,689 06 |
| Received for interest on investments | | 2,993 20 |
| Total income in Canada | | $ 83,682 26 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 306 91 | |
| Paid for claims occurring during the year | $ 35,324 34 | |
| Deduct savings and salvage | 121 41 | |
| Net paid during the year for said claims | $ 35,202 93 | |

AMERICAN EQUITABLE ASSURANCE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount paid for all claims in Canada | $ | 35,509 84 |
| Paid or allowed for commission and brokerage | | 18,184 40 |
| Taxes | | 3,316 54 |
| Salaries of chief agency, $5,760.29; travelling expenses of chief agency, $374.46 | | 6,134 75 |
| Miscellaneous expenditure:—Advertising, $51.09; inspections and surveys, $186.88; legal, $14.83; furniture and fixtures, $55.68; postage, telegrams, telephones and express, $179.29; printing and stationery, $1,312.29; rents and light, $276.13; underwriters' boards, tariff associations, etc., $582.90; sundry expenses, $495.14 | | 3,154 23 |
| Total expenditure in Canada | $ | 66,299 76 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 1,865,658 | 11,287 24 |
| Taken in 1920, new and renewed | 11,245,576 | 102,022 95 |
| Totals | 13,111,234 | 113,310 19 |
| Less ceased | 5,184,055 | 32,191 48 |
| Gross in force at end of 1920 | 7,927,179 | 81,118 71 |
| Less reinsured | 211,142 | 2,939 52 |
| Net in force at end of 1920 | 7,716,037 | 78,179 19 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | $ | 32,250 00 |
| Book value of bonds and stocks | | 2,324,877 62 |
| Cash on hand, in banks and in trust companies | | 171,374 33 |
| Agents' balances | | 308,715 68 |
| Other ledger assets | | 35,675 00 |
| Total ledger assets | $ | 2,872,892 63 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 25,761 65 |
| Reinsurance recoverable on paid losses | | 16,829 58 |
| Gross assets | $ | 2,915,483 86 |
| Deduct assets not admitted | | 10,809 08 |
| Total admitted assets | $ | 2,904,674 78 |

LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 476,115 09 |
| Total unearned premiums | | 1,178,085 30 |
| Federal taxes due and accrued (est) | | 30,000 00 |
| Funds held under reinsurance treaties | | 67,759 99 |
| All other liabilities | | 15,000 00 |
| Total liabilities, except capital stock | $ | 1,766,960 38 |
| Capital paid up in cash | | 500,000 00 |
| Surplus over all liabilities, including capital stock | | 637,714 40 |
| Total liabilities | $ | 2,904,674 78 |

AMERICAN EQUITABLE ASSURANCE—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,197,831 27 |
| Interest and dividends | 118,742 29 |
| From other sources | 315,000 00 |
| Gross profit on sale or maturity of bonds | 159 38 |
| Gross increase by adjustment, in book value of bonds | 150 00 |
| Increase in liabilities a/c reinsurance treaties | 156,048 83 |
| Total income | $ 2,787,931 77 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,253,823 29 |
| Expenses of adjustment and settlement of losses | 22,312 28 |
| Interest or dividends to stockholders | 108,000 00 |
| Commissions or brokerage | 785,080 00 |
| Total field supervisory expenses | 1,152 10 |
| Salaries, fees and all other charges of officers, directors, trustees, home and department office employees | 25,461 36 |
| Rents | 3,434 30 |
| Inspections and surveys, including Underwriters' Boards and Tariff Associations | 14,303 34 |
| Federal taxes | 17,518 75 |
| State taxes on premiums, Insurance Department licenses and fees | 31,054 38 |
| Decrease on account of reinsurance treaties | 157,912 09 |
| All other disbursements | 60,077 67 |
| Gross loss on sale or maturity of bonds | 425 00 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 38,482 50 |
| Total disbursements | $ 2,519,037 06 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $586,092,690 00 |
| Premiums thereon | 4,585,757 73 |
| Amount of policies terminated during the year | 506,941,670 00 |
| Premiums thereon | 3,950,849 70 |
| Net amount in force at December 31, 1920 | 174,308,042 00 |
| Premiums thereon | 1,696,771 48 |

## THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. W. BAILEY—Secretary, FREDERICK HOADLEY—Principal Office, 70 Park Place. Newark, N.J.—Chief Agent in Canada, C. S. RILEY—Head office in Canada, Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| City of Toronto, 1948, 4 p.c. | $ 73,000 00 | $ 62,050 00 | |
| Carried out at market value | | | $ 62,050 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency | | 480 52 |
| Cash in banks:— | | |
| Union Bank, Winnipeg | $ 18 60 | |
| Bank of Nova Scotia, Winnipeg | 25,042 84 | |
| Total cash in banks | | 25,061 44 |
| Reinsurance losses | | 1,462 18 |
| Interest accrued | | 1,460 00 |
| Agents' balances and premiums uncollected | | 5,244 56 |
| Total assets in Canada | | $ 95,758 70 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 3,908 56 |
| Reserve of unearned premiums, $39,498.70; carried out at 80 per cent. | 31,598 96 |
| Taxes due and accrued | 1,816 12 |
| Reinsurance premiums, $1,733.41; return premiums, —$78.07 | 1,655 34 |
| Total liabilities in Canada | $ 38,978 98 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 95,179 04 | |
| Deduct reinsurances, $14,987.21; return premiums, $16,702.96 | 31,690 17 | |
| Net cash received for said premiums | | $ 63,488 87 |
| Received for interest on bond | | 2,920 00 |
| Total income in Canada | | $ 66,408 87 |

THE AMERICAN INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 2,550 93 | |
| Deduct reinsurance | 20 94 | |
| Net paid for said claims | $ 2,529 99 | |
| Amount paid for claims occurring during the year | $ 23,311 28 | |
| Deduct reinsurances | 2,970 09 | |
| Net amount paid for said claims | $ 20,341 19 | |
| Total net amount paid for claims | | $ 22,871 18 |
| Paid for commission or brokerage | | 18,205 68 |
| Paid for commission on profits | | 1,564 60 |
| Taxes | | 1,890 10 |
| Miscellaneous expenditure: Inspections and surveys, $1,094.52; printing and stationery, $349.34; underwriters' boards, tariff associations, etc., $794.20 | | 2,233 06 |
| Total expenditure in Canada | | $ 46,769 62 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1919 | $ 7,758,281 | $ 107,228 73 |
| Taken during 1920, new and renewed | 7,571,841 | 94,882 36 |
| Total | $ 15,330,122 | $ 202,111 09 |
| Deduct terminated | 7,838,251 | 103,648 54 |
| Gross in force at end of 1920 | $ 7,491,871 | $ 98,462 55 |
| Deduct reinsured | 1,346,575 | 19,122 62 |
| Net in force at December 31, 1920 | $ 6,145,296 | $ 79,339 93 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 454,700 00 |
| Mortgage loans on real estate, first liens | 1,350,095 00 |
| Book value of bonds and stocks | 12,878,547 29 |
| Cash on hand, in banks and in trust companies | 884,085 97 |
| Agents' balances and bills receivable | 1,841,043 18 |
| Funds due under Reinsurance Treaties | 14,067 72 |
| Due from Clearing House for Losses | 8,713 53 |
| Due from Reinsurance Bureau for Losses | 1,823 67 |
| Deposits with Trust Companies | 100,000 00 |
| Total ledger assets | $17,533,076 36 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 131,284 41 |
| Rents due | 375 00 |
| Reinsurance recoverable on paid losses | 47,024 46 |
| Gross assets | $17,711,760 23 |
| Deduct assets not admitted | 1,287,344 57 |
| Total admitted assets | $16,424,415 66 |

THE AMERICAN INSURANCE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,123,621 65 |
| Total unearned premiums | 9,723,538 34 |
| Dividends due and unpaid | 100,000 00 |
| Salaries, rents, expenses, bills, etc., due or accrued (estimated) | 12,000 00 |
| Taxes due and accrued (est) | 225,000 00 |
| Contingent commissions or other charges due or accrued | 10,000 00 |
| Special reserve fund | 300,000 00 |
| Commissions on farm premiums (payable when notes become due) | 24,074 19 |
| Total liabilities, except capital stock | $11,518,234 18 |
| Capital paid up in cash | 2,000,000 00 |
| Surplus over all liabilities, including capital stock | 2,906,181 48 |
| Total liabilities | $16,424,415 66 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,557,957 23 |
| Interest and dividends | 657,836 11 |
| Rents | 41,849 00 |
| Agents' balances previously charged off | 581 68 |
| Gross profit on sale or maturity of stocks | 1,000 00 |
| Total income | $10,259,224 02 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,857,425 17 |
| Expenses of adjustment and settlement of losses | 107,482 20 |
| Interest or dividends to stockholders | 400,000 00 |
| Commissions or brokerage | 2,282,057 26 |
| Field supervisory expenses | 251,360 31 |
| Rent | 64,480 64 |
| Salaries, fees and all other charges of officers, directors, trustees, home and department office employees | 515,477 94 |
| Inspections and surveys, including Underwriters' Boards and Tariff Associations | 178,625 10 |
| Federal taxes | 235,487 26 |
| State taxes on premiums, Insurance Department licenses and fees | 250,788 93 |
| Advertising and subscriptions, $13,590.03; printing and stationery, $104,822.32 | 118,412 35 |
| Agents' balances charged off | 734 98 |
| Gross decrease, by adjustment, in book value of bonds | 16,005 50 |
| Gross loss on sale of real estate and stocks | 16,794 00 |
| All other disbursements | 90,937 66 |
| Total disbursements | $ 8,386,069 30 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written | $1,460,406,902 00 |
| Premiums thereon | 13,061,941 81 |
| Amount of policies terminated during the year | 1,096,315,899 00 |
| Premiums thereon | 9,945,056 31 |
| Net amount in force at December 31, 1920 | 1,652,438,348 00 |
| Premiums thereon | 16,436,342 88 |

## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Attorneys, EDWARD E. HALL and CHARLES A. TROWBRIDGE—Principal Office, New York—Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz.:— | | | |
| Commonwealth of Massachusetts, 1935, 3½ p.c. | $ 30,000 00 | $ 28,800 00 | |
| State of New York, 1960, 4 p.c. | 25,000 00 | 26,500 00 | |
| City of Toronto, 1948, 4 p.c. | 21,900 00 | 18,615 00 | |
| Total on deposit with Receiver General | $ 76,900 00 | $ 73,915 00 | |
| Carried out at market value | | | $ 73,915 00 |
| Cash in Bank of Montreal, Montreal | | | 14,482 71 |
| *Other Assets in Canada.* | | | |
| Interest accrued | | | 1,463 00 |
| Agents' balances and premiums uncollected:— | | | |
| Fire | | $ 3,087 44 | |
| Sprinkler leakage | | 172 14 | |
| Total | | | 3,259 58 |
| Total assets in Canada | | | $ 93,120 29 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of sprinkler leakage claims, unadjusted | | $ 557 63 |
| Total reserve of unearned premiums, viz.:— | | |
| Fire | $ 9,158 88 | |
| Sprinkler Leakage | 3,743 49 | |
| Total, $12,902.37; carried out at 80 per cent | | 10,321 90 |
| Taxes due and accrued | | 500 00 |
| Total liabilities in Canada | | $ 11,379 53 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Sprinkler Leakage. |
| | $ cts. | $ cts. |
| Gross cash received | 20,007 80 | 4,548 60 |
| Less reinsurance | 207 50 | |
| Less return premiums | 2,265 84 | 1,338 13 |
| Total deduction | 2,473 34 | |
| Net cash received | 17,534 46 | 3,210 47 |

AMERICAN LLOYDS—*Continued.*

INCOME IN CANADA—*Concluded.*

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 20,744 93 |
| Cash received for interest on investments | 3,136 32 |
| Total income in Canada | $ 23,881 25 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Sprinkler Leakage. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 57 75 | 755 25 |
| Amount paid for claims occurring during the year | 6,594 52 | 3,029 11 |
| Total net payments for claims | 6,652 27 | 3,784 36 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 10,436 63 |
| Commission and brokerage, fire, $3,841.67; other, $706.74 | 4,548 41 |
| Taxes: fire, $1,041.95; other, $173.49 | 1,215 44 |
| Paid for Chief Agency, salaries, $900; do., travelling expenses, $281.13 | 1,181 13 |
| Paid for printing and stationery | 4 94 |
| Paid for advertising | 12 00 |
| Paid for fire departments, etc | 65 03 |
| Paid for sundry | 31 34 |
| Total expenditure in Canada | $ 17,494 92 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Sprinkler Leakage. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 5,002,143 | 20,614 23 | 9,906 55 |
| Taken in 1920, new and renewed | 4,997,718 | 19,740 67 | 4,213 15 |
| Totals | 9,999,861 | 40,354 90 | 14,119 70 |
| Less ceased | 5,619,143 | 22,304 18 | 6,051 80 |
| Gross in force at end of 1920 | 4,380,718 | 18,050 72 | 8,067 90 |
| Less reinsured | 45,000 | 207 50 | |
| Net in force at end of 1920 | 4,335,718 | 17,843 22 | 8,067 90 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds owned by the company | $ 648,650 63 |
| Cash on hand, in trust companies and in banks | 56,282 22 |
| Agents' balances | 31,927 41 |
| Total ledger assets | $ 736,860 26 |

AMERICAN LLOYDS—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 6,652 37 |
| Market value of bonds and stocks over book value | 32,000 37 |
| All other non-ledger assets | 242 27 |
| Gross assets | $ 775,755 27 |
| Deduct assets not admitted | 1,927 73 |
| Total admitted assets | $ 773,827 54 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 30,133 68 |
| Total unearned premiums | 207,259 15 |
| Federal, state and other taxes due or accrued (estimated) | 20,900 00 |
| Underwriters deposits | 100,000 00 |
| Reserve account credit balances of subscribers | 60,000 00 |
| Interest due or accrued | 23,077 40 |
| Total liabilities | $ 441,370 23 |
| Surplus over all liabilities | 332,457 31 |
| Total liabilities | $ 773,827 54 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 272,474 94 |
| Received for interest and dividends | 26,735 58 |
| Deposit of new subscribers | 2,000 00 |
| Borrowed money | 20,000 00 |
| Gross profit on sale or maturity of bonds | 890 00 |
| Gross increase by adjustment, in book value of ledger assets | 15,855 00 |
| Total income | $ 337,955 52 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 94,154 18 |
| Expenses of adjustment and settlement of claims | 2,406 74 |
| Dividends on interest paid subscribers | 45,206 42 |
| Commissions or brokerage | 86,429 62 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 2,783 00 |
| Inspections, surveys, underwriters' boards and tariff associations | 3,614 50 |
| Federal taxes | 3,247 96 |
| States taxes on premiums, Insurance Department licenses and fees, etc | 4,771 18 |
| All other licenses, fees and taxes | 1,401 22 |
| Borrowed money repaid (gross) | 20,000 00 |
| Interest on borrowed money | 533 34 |
| Gross decrease, by adjustment, in book value of bonds | 84,927 19 |
| All other disbursements | 3,934 92 |
| Total disbursements | $ 353,432 27 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $ 87,300,473 00 |
| Premiums thereon | 553,061 37 |
| Amount of policies terminated | 84,972,651 00 |
| Premiums thereon | 500,075 06 |
| Net amount in force at December 31, 1920 | 54,162,982 00 |
| Premiums thereon | 405,149 10 |

## ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. R. CROCKETT—Vice-President, G. H. LANDRY—Manager and Secretary, DUNCAN CHISHOLM—Principal Office, Antigonish, N.S.

(Incorporated by an Act of the Legislature of Nova Scotia, 1910, amended in 1915. Dominion licenese issued Jan. 1, 1919.)

### ASSETS.

| | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| Bond on deposit with Receiver General:— | | | | |
| Town of Antigonish School Bonds, 1935-36, 6 p.c. | $ 1,200 00 | $ 1,200 00 | $ 1,200 00 | |
| Carried out at book value | | | | $ 1,200 00 |
| Cash in Royal Bank, Antigonish, N.S. | | | | 3,055 46 |
| Total ledger assets | | | | $ 4,255 46 |

### OTHER ASSETS.

| | |
|---|---|
| Portion of total premium notes in force usually unassessed | 5,924 36 |
| Gross assets | $ 10,179 82 |
| Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only | 5,924 36 |
| Total admitted assets | $ 4,255 46 |

### LIABILITIES.

| | |
|---|---|
| Reserve of unearned premiums, $3,867.37; carried out at 80 per cent | $ 3,093 90 |
| Total liabilities | $ 3,093 90 |
| Surplus of assets over liabilities | $ 1,161 56 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,326 13 |
| Received for interest on investments | 141 16 |
| Total income | $ 3,467 29 |

### EXPENDITURE.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 170 25 | |
| Paid for claims occurring during the year | 1,000 00 | |
| Total net payment for claims | | $ 1,170 25 |
| Commission or brokerage | | 337 59 |
| Taxes | | 1 32 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $198.98; fees:—auditors, $5. | | 203 98 |
| Miscellaneous expenditure, viz.:—Advertising, $2.85; postage, telegrams, telephone and express, $14.02; printing and stationery, $85 | | 101 87 |
| Total expenditure | | $ 1,815 01 |

ANTIGONISH FARMERS—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | | $ 2,603 18 |
| Amount of cash income | | 3,467 29 |
| Total | | $ 6,070 47 |
| Amount of expenditure | | 1,815 01 |
| Balance, net ledger assets at December 31, 1920 | | $ 4,255 46 |

RISKS AND PREMIUMS.

| *Fire Risks.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 462,298 | $ 3,497 26 |
| Taken during 1920, new and renewed | 397,850 | 3,326 13 |
| Total | $ 860,148 | $ 6,823 39 |
| Deduct terminated | 119,000 | 899 01 |
| Gross and net in force at end of 1920 | $ 741,148 | $ 5,924 38 |

## ATLAS ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, FRANCIS ALEXANDER JOHNSTON—General Manager and Secretary, C. H. FALLOON —Principal Office, London, Eng.—Chief Agent in Canada, R. R. MARTIN—Principal Office in Canada, Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

### CAPITAL.

| | | | |
|---|---|---|---|
| Amount of joint stock authorized and subscribed | £ | 2,200,000 | = $10,707,666 67 |
| Amount paid thereon in cash | | 264,000 | = 1,284,800 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | | $ 603,961 57 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Bank of Montreal, B.N.A Branch | $ 29,217 25 | |
| Union Bank of Canada, Winnipeg | 33,086 19 | |
| Total cash in banks | | 62,303 44 |
| Interest accrued | | 5,489 19 |
| Agents' balances and premiums uncollected ($4,178.37 on business prior to Oct. 1, 1920) | | 65,306 59 |
| Office furniture and plans | | 6,000 00 |
| Reinsurance losses due | | 14,547 73 |
| Total assets in Canada | | $ 757,608 52 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of unsettled claims | $ 29,115 10 |
| Reserve of unearned premiums, $559,581.96; carried out at 80 per cent | 447,665 57 |
| Taxes due and accrued | 5,500 00 |
| Total liabilities in Canada | $ 482,280 67 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 907,228 70 | |
| Deduct reisnurances, $43,270.35; return premiums, $112,695.11 | 155,965 46 | |
| Net cash received for premiums | | $ 751,263 24 |
| Received for interest or investments | | 30,751 65 |
| Total income in Canada | | $ 782,014 89 |

ATLAS—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 19,566 05 | |
| Amount paid for claims occuring during the year | $ 249,011 63 | |
| Deduct savings and salvage, $380.42; reinsurances, $3,994.97 | 4,375 39 | |
| Net amount pnid for said claims | $ 244,636 24 | |
| Total net amount paid for claims | | $ 264,202 29 |
| Commission or brokerage | | 139,659 45 |
| Paid or allowed for commission on profits | | 8,265 00 |
| Paid for:—Salaries, chief agency, $26,630.32; otber, $13,327.20; auditors' fees, $800; travelling expenses: chief agency, $3,540.11; other, $3,829.34 | | 48,126 97 |
| Taxes | | 20,734 34 |
| Miscel aneons expenditure, viz.:—Advertising, $1,585.78; rent, $5,847.75; maps and plans, $2,399.83; postage, express, telephones and telegrams, $1,878.27; underwriters' association and tariff charges, $7,782.28; stationery and printing, $11,110.45; legal fees, $189.62; fire departments, patrol and salvage corps assessments, etc., $151.46; other charges, $5,422.27; furniture and fixtures, $588.74 | | 36,926 45 |
| Total expenditure in Canada | | $ 517,914 50 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1919 | $ 78,179,508 | $ 933,534 16 |
| Taken during 1920, new and renewed | 74,460,508 | 904,537 92 |
| Total | $ 152,640,016 | $ 1,838,072 08 |
| Deduct terminated | 60,026,947 | 728,554 68 |
| Gross in force at December 31, 1920 | $ 92,613,069 | $ 1,109,517 40 |
| Deduct reinsured | 4,199,256 | 43,837 36 |
| Net in force at December 31, 1920 | $ 88,413,813 | $ 1,065,680 04 |

SCHEDULE B.

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada inscribed stock, 1909/1934, 3½ p.c | $ 184,933 33 | $ 149,796 00 |
| Canada reg'd stock, 1930/1950, 3½ p.c | 24,333 33 | 18,736 67 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c | 25,000 00 | 25,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c | 25,000 00 | 25,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c | 25,000 00 | 25,000 00 |
| British Gov't inscribed stock, 1919/1947, 5 p.c | 170,333 33 | 144,022 91 |
| Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c | 48,666 66 | 39,420 00 |
| Victorian Govt. inscribed stock, 1924/34, 4 p.c | 58,400 00 | 58,400 00 |
| *City*— | | |
| Toronto, 1921, 4 p.c | 9,733 34 | 9,441 33 |
| Toronto, 1936, 4 p.c | 38,933 34 | 34,261 33 |
| *Railways*— | | |
| Grand Trunk Pacific Ry. 1st Mtge. Alta. Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c | 24,333 33 | 19,223 33 |
| Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c | 48,666 67 | 30,660 00 |
| *Miscellaneous*— | | |
| Canada Perm. Mtge. Corp., 1924, 5½ p.c | 25,000 00 | 25,000 00 |
| Total on deposit wit3 General Receiver | $ 708,333 33 | $ 603,961 57 |

ATLAS—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

### FIRE INSURANCE ACCOUNT.

| | £ | s. d. | | £ | s. d. |
|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year— | | | Claims under policies paid and outstanding | 978,797 13 4 | |
| Reserve of unexpired risks, being 40% of premium income for the year 1919 | 764,063 11 8 | | Contributions to Fire Brigades | 10,439 12 4 | |
| Additional reserve | 1,135,936 8 4 | | | | 989,237 5 8 |
| | | 1,900,000 0 0 | Commission | | 505,807 18 10 |
| Premiums | | 2,339,761 10 3 | Expenses of management | | 401,637 9 8 |
| Interest, dividends and rents | 95,372 19 0 | | State and Municipal Taxes (Foreign) | | 64,356 1 7 |
| *Less* income tax thereon | 4,923 2 7 | | Transfers to Profit and Loss Account, viz.:— | | |
| | | 90,449 16 5 | Profit | 206,882 6 2 | |
| Transfer from Profit and Loss Account | | 128,159 11 8 | Interest | 90,449 16 5 | |
| | | | | | 297,332 2 7 |
| | | | Amount of Fire Insurance Fund at the end of the year:— | | |
| | | | Reserve for unexpired risks, being 40% of premium income for the year 1920 | 935,904 0 0 | |
| | | | Additional reserve | 1,264,096 0 0 | |
| | | | | | 2,200,000 0 0 |
| | £ | 4,458,370 18 4 | | | £ 4,458,370 18 4 |

### PROFIT AND LOSS ACCOUNT.

| | £ | s. d. | | £ | s. d. |
|---|---|---|---|---|---|
| Balance brought forward | | 129,785 0 11 | *Income Tax and Excess Profits Duty | | 102,082 7 8 |
| Interest, dividends and rents not carried to other Accounts | 31,778 0 10 | | Interest on Debenture Stock | | 3,635 5 7 |
| *Less* Income tax thereon | 9,363 2 0 | | Transfer to Fire Insurance Fund | | 128,159 11 8 |
| | | | Written off Leaseholds | | 393 13 1 |
| | £ 22,414 18 10 | | Interim Dividend, free of Income Tax (1920) a/c) paid 28th October, 1920 | 55,000 0 0 | |
| Interest, *less* tax, from Fire Account | 90,449 16 5 | | Provision for completion of Dividend for the year (1920), free of Income Tax, payable 27th April, 1921 | 77,000 0 0 | |
| Interest from Employers' Liability, Accident and General Account | 4,384 16 6 | | | | 132,000 0 0 |
| | | 117,249 11 9 | Balance carried forward (subject to Excess Profits Duty for 1920) | | 115,634 7 1 |
| Profit from Fire Account | | 206,882 6 2 | | | |
| Profit from Employers' Liability, Accident and General Account | | 17,841 3 5 | | | |
| Percentage of Life business in lieu of share of Quinquennial Profits | | 10,028 2 10 | | | |
| Transfer Fees | | 119 0 0 | | | |
| | £ | 481,905 5 1 | | £ | 481,905 5 1 |

*In addition to the above Income Tax on Profits and Excess Profits Duty £ 102,082 7 8
there is a further amount of Income Tax deducted from Interest of 45,412 12 8

Making a Total United Kingdom Income Tax of £ 147,495 0 4

8 4

## BALANCE SHEET.

| Liabilities. | £ | s. | d. |
|---|---|---|---|
| Capital Subscribed:—£2,200,000, in 220,000 Shares of £10 each, £1 4s. paid | 264,000 | 0 | 0 |
| "Essex & Suffolk" 4% Debenture Stock | 90,474 | 0 | 0 |
| Life Assurance and Annuity Funds | 2,961,699 | 16 | 7 |
| Investment reserve fund | 131,956 | 2 | 6 |
| Fire Insurance Fund | 2,200,000 | 0 | 0 |
| Employers' Liability, Accident and General Insurance Fund | 171,148 | 3 | 0 |
| Sinking Fund and Capital Redemption Insurance Fund | 106,502 | 18 | 10 |
| Contingency Fund | 22,526 | 10 | 1 |
| Provision for completion of Dividend for the year (1920) payable 27th April, 1921 | 77,000 | 0 | 0 |
| Profit and Loss Balance | 115,634 | 7 | 1 |
| | £ 6,140,941 | 18 | 1 |
| Claims admitted or intimated but not paid:— | | | |
| Life assurance | 48,407 | 15 | 4 |
| Fire insurance | 288,650 | 2 | 1 |
| Due to other Offices for reinsurances | 589,293 | 14 | 1 |
| Sundry unclaimed Dividends and Debenture Stock Interest | 2,017 | 18 | 7 |
| Outstanding commission and other accounts | 138,706 | 6 | 0 |
| Bills payable | 12,280 | 0 | 9 |
| Interest received in advance | 883 | 5 | 3 |
| | £ 7,221,181 | 0 | 2 |

| Assets. | £ | s. | d. |
|---|---|---|---|
| Mortgages on property within the United Kingdom | 360,108 | 13 | 6 |
| " " out of the United Kingdom | 34,115 | 4 | 6 |
| Loans on parochial and other public rates | 150,130 | 12 | 7 |
| " Life interests | 39,400 | 0 | 0 |
| " Reversions | 3,050 | 0 | 0 |
| " Personal Security | 4,000 | 0 | 0 |
| " Company's policies within their surrender values | 137,216 | 2 | 1 |
| " Company's policies coupled with 5% War Stock | 42,180 | 0 | 0 |
| " Company's policies coupled with 5% National War Bonds | 385,493 | 0 | 0 |
| " Policies in other Offices | 1,000 | 0 | 0 |
| " Security of Rents | 862 | 15 | 9 |
| Investments— | | | |
| Deposit with the High Court, viz.:— | | | |
| London County Council 3 per cent stock | 13,707 | 0 | 0 |
| British Government securities | 1,684,388 | 15 | 9 |
| Indian and Colonial Government securities | 504,279 | 19 | 2 |
| Municipal and county securities, United Kingdom | 34,991 | 3 | 0 |
| Indian and Colonial provincial securities | 81,707 | 13 | 10 |
| " " municipal securities | 83,782 | 16 | 0 |
| Foreign Government securities | 762,010 | 2 | 1 |
| " provincial securities | 57,081 | 18 | 4 |
| " municipal securities | 137,768 | 16 | 3 |
| Railway and other debentures and debenture stocks— | | | |
| Home and Foreign | 735,344 | 6 | 6 |
| Railway and other preference and guaranteed stocks | 152,859 | 10 | 1 |
| " ordinary stocks | 72,926 | 15 | 11 |
| Stocks and Shares (other than railway stocks) | 91,729 | 16 | 11 |
| Copyhold ground rents | 10,496 | 3 | 3 |
| House and landed property | 331,439 | 10 | 8 |
| Life interests | 5,559 | 0 | 0 |
| Reversions | 517 | 12 | 0 |
| | £ 5,918,747 | 8 | 2 |
| Branch and Agents' balances | 725,708 | 17 | 9 |
| Due by other Offices for reinsurances | 90,867 | 12 | 5 |
| Outstanding premiums | 116,799 | 6 | 1 |
| " commission and other accounts | 22,313 | 18 | 1 |
| " interest, dividends, and rents | 1,887 | 14 | 2 |
| Interest, dividends, and rents accrued but not payable | 53,277 | 4 | 4 |
| Bills receivable | 3,643 | 10 | 0 |
| Cash:— | | | |
| On deposit | 82,410 | 16 | 8 |
| In hand and on current account | 205,524 | 12 | 6 |
| | £ 7,221,181 | 0 | 2 |

## BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. J. CHRISTIE—Vice-Presidents: G. W. ALLAN, K.C., M.P., and A. GOUZÉE—Manager and Secretary, A. DEJARDIN—Principal Office, Winnipeg.

(Incorporated May 16, 1913, by an Act of Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 300,500 00 |
| Amount paid in cash | 216,360 00 |
| Amount of premium on capital stock paid in by stockholders | 15,025 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | $ | 86,406 25 |
| Book value of bonds and debentures. *(For details, see Schedule B)* | | 252,963 67 |
| Cash in Union Bank of Canada, Winnipeg | | 31,991 53 |
| Cash at head office | | 6 91 |
| Total ledger assets | $ | 371,368 36 |
| Deduct market value of bonds and debentures under book value | | 5,196 72 |
| | $ | 366,171 64 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $2,561.17; accrued, $4,821.20 | | 7,382 37 |
| Agents' balances and premiums uncollected ($392.28 on business prior to Oct. 1, 1920) | | 17,755 88 |
| Plans, $894.85; furniture and fixtures, $490.75 | | 1,385 60 |
| Total assets | $ | 392,695 49 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ | 2,513 00 |
| Reserve of unearned premiums, $48,029.20, carried out at 80 per cent | | 38,423 36 |
| Reinsurance premiums due | | 15,086 49 |
| Taxes due and accrued | | 4,440 43 |
| Investment reserve fund | | 12,303 28 |
| Salaries, rent, advertising, etc., due and accrued | | 3,134 00 |
| Total liabilities | $ | 75,900 56 |
| Surplus of assets over liabilities | $ | 316,794 93 |
| Capital stock paid in cash | | 216,360 00 |
| Surplus over liabilities and capital | $ | 100,434 93 |

### INCOME.

| | | | |
|---|---|---|---|
| Gross cash received for premiums | $ 113,890 77 | | |
| Deduct reinsurances, $69,768.05; return premiums, $9,363.21 | 79,131 26 | | |
| Net cash received for premiums | | $ | 34,759 51 |
| Cash received for interest on investments | | | 19,685 00 |
| Income from all other sources | | | 1,636 34 |
| Total | | $ | 56,080 85 |
| Received for calls on capital | | | 21,035 00 |
| Total income | | $ | 77,115 85 |

BEAVER FIRE—*Concluded.*

EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,969 86 | |
| Deduct reinsurances | 1,303 31 | |
| Net paid for said claims | $ 1,666 55 | |
| Amount paid for claims occurring during the year | $ 19,159 23 | |
| Deduct reinsurance | 13,746 07 | |
| Net amount paid for said claims | $ 5,413 16 | |
| Total net amount paid for claims | | $ 7,079 71 |
| Dividends paid during the year (including stock dividend of $21,035) | | 36,661 00 |
| Net amount recovered for commission or brokerage | | 4,020 14 |
| Salaries and bonuses of H. O. officials and staff, $8,008.39; auditors fees, $150; directors' fees, $1,270; staff bonus, $576 | | 10,004 39 |
| Taxes | | 5,299 19 |
| Miscellaneous expenditure, viz.: Maps and plans, $410.15; postage, telegrams, telephones and express, $498.12; rents, $1,110; underwriters' boards, etc., $512.31; advertising, $983.13; furniture and fixtures, $17.80; printing and stationery, $1,069.60; sundries, $710.42 | | 5,311 53 |
| Total expenditure | | $ 60,335 68 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 354,588 19 |
| Amount of cash income | 77,115 85 |
| Total | $ 431,704 04 |
| Amount of cash expenditure | 60,335 68 |
| Balance, net ledger assets at December 31, 1920 | $ 371,368 36 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at December 31, 1919 | $ 11,035,943 | $ 190,636 06 |
| Taken during 1920, new and renewed | 9,118,068 | 123,683 49 |
| Total | $ 20,154,011 | $ 314,319 55 |
| Deduct terminated | 7,485,002 | 109,783 40 |
| Gross in force at end of 1920 | $ 12,669,009 | $ 204,536 15 |
| Deduct reinsured | 7,625,675 | 111,419 10 |
| Net in force at December 31, 1920 | $ 5,043,334 | $ 93,117 05 |

SCHEDULE B.

| Bonds and debentures owned, viz.:— *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Brandon (Street Railway), 1952, 4½ p.c. | $ 10,000 00 | $ 8,064 00 | $ 8,400 00 |
| Lethbridge, 1943, 5 p.c. | 5,353 33 | 4,784 27 | 4,657 40 |
| Medicine Hat, 1942, 5 p.c | 10,000 00 | 8,948 00 | 8,800 00 |
| *Towns—* | | | |
| Swift Current, 1943, 5 p.c. | 15,000 00 | 12,624 00 | 12,600 00 |
| Weyburn, 1953, 5½ p.c. | 10,000 00 | 8,902 00 | 9,200 00 |
| *Government—* | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 75,353 33 | $ 68,322 27 | 68,657 40 |
| *Held by Company.* | | | |
| Dom. of Canada (4) War Loan, 1922, 5½ p.c. | 300 00 | 300 00 | 300 00 |
| Dom. of Canada (5) War Loan, 1933, 5½ p.c. | 11,500 00 | 11,647 50 | 11,647 50 |
| Dom. of Canada (4) War Loan, 1937, 5½ p.c. | 140,100 00 | 140,763 47 | 140,763 47 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 50 00 | 50 00 | 50 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Bellegarde Rural Telephone Co., Ltd., 1920 to 1930, 8 p.c. | 8,230 66 | 8,468 93 | 8,468 93 |
| City of Prince Albert, 1964, 1 to 6 p.c. | 15,759 30 | 13,411 50 | 7,879 65 |
| Total par, book and market values | $ 261,293 29 | $ 252,963 67 | $ 247,766 95 |

## BOSTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, WM. R. HEDGE—Secretary, FREEMAN NICKERSON—Principal Office, Boston, Mass.—Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

(Incorporated, 1873. Dominion license issued Jan. 15, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Boads on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | $ 30,000 00 | $ 30,000 00 | |
| United States Liberty Loan, 1932/1947, 3½ p.c. | 50,000 00 | 50,000 00 | |
| Total on deposit with Receiver Generul | $ 80,000 00 | $ 80,000 00 | |
| Carried out at market value | | | $ 80,000 00 |

*Other Asscts in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Calgary | 22,609 72 |
| Deposit Grain Insurance Association | 1,000 00 |
| Agents' balances and premiums uncollected ($528.58 on business prior to Oct. 1, 1920) | 10,596 90 |
| Office furniture and plans | 1,364 03 |
| Total assets in Canada | $ 115,570 65 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 5,932 87 | |
| Net amount of claims, unadjusted | 3,811 86 | |
| Total net amount of unsettled claims | | $ 9,744 73 |
| Reserve of unearned premiums, $65,540.15; carried out at 80 p.c. | | 52,432 12 |
| Reinsurance premiums | | 916 58 |
| Taxes due and accrued | | 1,376 10 |
| Total liabilities in Canada | | $ 64,469 53 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 204,105 84 | |
| Less reinsurances, $40,377.32; return premiums, $41,463.12 | 81,840 44 | |
| Net cash received for said premiums | | $ 122,265 40 |
| Received for interest | | 2,965 70 |
| Total income in Canada | | $ 125,231 10 |

BOSTON INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 11,440 67 | |
| Less reinsurance, $441.61; savings and salvage, $303.85 | 745 46 | |
| Net paid for said claims | $ 10,695 21 | |
| Paid for claims occurring during the year | $ 95,131 10 | |
| Less savings and salvage | $ 479 20 | |
| Less reinsurance | 36,552 22 | |
| Total deduction | $ 37,031 42 | |
| Net paid during the year for said claims | $ 58,099 68 | |
| Total net amount paid for claims | | $ 68,794 89 |
| Commission or brokerage | | 31,260 17 |
| Taxes | | 3,308 62 |
| Paid for salaries, fees and travelling expenses. Salaries of head office officials, $3,206.63; travelling expenses, officials, $313.88 | | 3,520 51 |
| All other expenditure, viz.:—Advertising, $19.15; postage, telegrams, telephones and express, $339.43; printing and stationery, $264.99; rents, $270; adjustment expenses, $1,622.59; underwriters' boards, tariff associations, etc., $895.52; miscellaneous, expenses, $1,826.68 | | 5,238 36 |
| Total expenditure in Canada | | $ 112,122 55 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 13,240,717 | $ 149,925 56 |
| Taken during 1920, new and renewed | 14,314,809 | 131,301 69 |
| Total | $ 27,555,526 | $ 281,227 25 |
| Deduct terminated | 15,776,459 | 109,516 47 |
| Gross in force at end of 1920 | $ 11,779,067 | $ 171,710 78 |
| Deduct reinsured | 2,701,885 | 44,877 63 |
| Net in force at end of 1920 | $ 9,077,182 | $ 126,833 15 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 479,250 00 |
| Mortgage loans on real estate, first liens | 233,900 00 |
| Book value of stocks and bonds owned by the company | 9,742,708 65 |
| Cash on hand, in trust companies and banks | 814,417 95 |
| Agents' balances | 1,516,609 58 |
| Bills receivable | 145,822 39 |
| Other ledger assets | 351,360 22 |
| Total ledger assets | $13,284,068 79 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 74,823 37 |
| Market value of real estate over book value | 372,839 58 |
| Gross assets | $13,731,731 74 |
| Deduct assets not admitted | 115,230 65 |
| Total admitted assets | $13,616,501 09 |

BOSTON INSURANCE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 2,754,390 04 |
| Total unearned premiums | 5,768,102 32 |
| Dividends declared and unpaid to stockholders | 140,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 26,102 00 |
| Federal, state and other taxes due or accrued (estimated) | 189,491 00 |
| Contingent commissions or other charges due or accrued | 32,100 00 |
| Reserve for reinsurance | 50,000 00 |
| Total liabilities, excluding capital stock | $ 8,960,185 36 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus beyond liabilities | 3,656,315 73 |
| Total liabilities | $13,616,501 09 |

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 8,295,790 63 |
| Interest and dividends | 487,459 19 |
| Rents | 33,740 04 |
| From agents' balances previously charged off | 1,384 79 |
| Gross profit on sale or maturity of real estate and bonds | 2,300 69 |
| From other sources | 23,047 23 |
| Total income | $ 8,843,722 57 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,112,655 00 |
| Expenses of adjustment and settlement of claims | 74,916 97 |
| Allowances to agencies for miscellaneous agency expenses | 1,687,866 61 |
| Total field supervisory expenses | 145,084 99 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 616,142 36 |
| Rent | 53,976 95 |
| Fire department, fire patrol and savlage corps assessments, fees, taxes and expenses | 212,823 94 |
| Inspections and surveys, including underwriters' boards and tariff associations | 157,514 72 |
| Federal taxes | 178,149 81 |
| Real estate expenses | 24,697 63 |
| Paid stockholders for dividends | 280,000 00 |
| Agents' balances charged off | 6,980 77 |
| Gross loss on sale or maturity of bonds and stocks | 2,563 91 |
| Gross decrease, by adjustment, in book value of real estate | 4,350 00 |
| All other disbursements | 160,565 29 |
| Total disbursements | $ 7,718,288 95 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 1,065,747,693 00 |
| Premiums thereon | 9,410,349 18 |
| Amount terminated during the year | 828,933,932 00 |
| Premiums thereon | 7,621,989 49 |
| Net amount in force, December 31, 1920 | 895,553,096 00 |
| Premiums thereon | 8,419,122 58 |

## BRITISH AMERICA ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

President, W. B. MEIKLE—Secretary, E. F. GARROW—Principal Office, 18, 20 and 22 Front St., East, Toronto.

(Incorporated Feb. 13, 1833, by an Act of Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1872 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap 99, amended in 1893 by 56 Vic., Chap 75 and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section, and on April 10, 1918, its power was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. In 1920 the Acts were amended and Consolidated by 10-11 Geo. V, chap. 84. Commenced business in Canada, June 19, 1835.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 3,000,000 00 |
| Amount subscribed | 1,400,000 00 |
| Amount of common stock paid up in cash | 849,379 79 |
| Amount of preferred stock paid up in cash | 550,000 00 |
| Amount of premium on capital paid in by stockholders since organization in 1833 | 212,500 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the Company, viz.:— | | |
| Company's premises, corner Front and Scott streets, Toronto | | $ 220,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 2,700 00 |
| Book value of bonds and debs. (*For details, see Schedule B*) | | 2,425,210 30 |
| Book value of stocks (*For details, see Schedule C*) | | 183,253 00 |
| Cash at head office | | 1,997 68 |
| Cash in banks and trust company, viz.:— | | |
| Canadian Bank of Commerce, London, Eng | $ 13,375 59 | |
| Canadian Bank of Commerce, New York | 71,194 83 | |
| Canadian Bank of Commerce, Toronto | 384,538 78 | |
| Corn Exchange National Bank, Chicago | 5,556 84 | |
| United States Mortgage and Trust Company, New York | 105,705 66 | |
| Total cash in banks and trust company | | 580,371 70 |
| Total ledger assets | | $ 3,413,532 68 |
| Deduct market value of bonds, debentures and stocks under book value | | 56,807 19 |
| | | $ 3,470,339 87 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Rents due | | 90 00 |
| Interest due, $3,002.54; accrued, $36,140.94 | | 39,143 48 |
| Agent's balances and premiums uncollected, viz.:— | | |
| Fire—In Canada ($19,332.22 on business prior to Oct. 1, 1920) | $ 151,831 47 | |
| Fire—In other countries ($4,509.94 on business prior to Oct. 1, 1920) | 561,426 33 | |
| Automobile (A)—in Canada ($3,064.21 on business prior to Oct. 1, 1920) | 32,286 01 | |
| Automobile (B)—In Canada ($3,064.21 on business prior to Oct. 1, 1920) | 32,286 01 | |
| Automobile (A)—in other countries | −4,044 23 | |
| Explosion—in other countries | 4,230 57 | |
| Hail—in Canada (on business prior to Oct., 1920) | 5,136 19 | |
| Marine—in Canada | 79,952 10 | |
| Marine—in other countries | 16,011 66 | |
| Tornado—in other countries | 1,115 63 | |
| Total | | 880,231 74 |
| Bills receivable (Marine) | | 27,111 33 |
| Due for reinsurance losses, fire (in Canada), $35.87; Marine (in Canada), $74,069.25; Auto (A) (in Canada), $1,481.70; Auto (B) (in Canada), $1,481.70 | | 77,068 52 |
| Total Assets | | $ 4,493,984 94 |

BRITISH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($7,464 accrued prior to 1920) | $ 57,719 35 | |
| " " resisted, in suit | 2,966 00 | |
| Total net amount of unsettled fire claims | $ 60,685 35 | |
| Net amount of automobile (A) claims, unadjusted | 11,711 00 | |
| Net amount of automobile (B) claims, unadjusted | 13,448 00 | |
| Net amount of automobile (B) claims, resisted in suit | 150 00 | |
| Net amount of inland transportation claims, unadjusted | 9,068 43 | |
| Net amount of marine claims unadjusted ($327,832.65 accrued prior to 1920) | 689.512 15 | |
| Total net amount of unsettled claims | | $ 784,574 93 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 745,677 24 | |
| Automobile (A) | 42,079 76 | |
| Automobile (B) | 45,656 79 | |
| Inland Transportation | 225 07 | |
| Marine | 67,645 29 | |
| Total, $901,284.15; carried out at 80 per cent | | 721,027 32 |
| Dividends declared and due, but unpaid | | 5,957 10 |
| Taxes due and accrued | | 20,000 00 |
| Reinsurance premiums due, fire—$276,647.60; automobile (A), $447.13; automobile (B), $447.12; hail, $15,452.89; marine, $79,319.46 | | 372,314 20 |
| Salaries, rents, etc., due and accrued | | 15,000 00 |
| Total liabilities in Canada | | $ 1,918,873 55 |

(2) *Liabilities in Other Countries.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($7,380 accrued prior to 1920) | $ 397,590 47 | |
| Net amount of fire claims, resisted, in suit | 2,966 00 | |
| Total net amount of unsettled fire claims | $ 400,556 47 | |
| Net amount of explosion claims, unadjusted | 75 00 | |
| Net amount of marine claims, unadjusted ($67,269.68 accrued prior to 1920) | 97,952 40 | |
| Total net amount of unsettled claims | | $ 498,583 87 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 1,571,414 80 | |
| Automobile (A) | 3,456 81 | |
| Automobile (B) | 4,006 57 | |
| Explosion | 1,960 23 | |
| Inland Transportation | 3 15 | |
| Marine | 19,974 10 | |
| Tornado | 1,648 38 | |
| Total, $1,602,464.04; carried out at 80 per cent | | 1,281,971 23 |
| Due and accrued for salaries, rent, etc | | 15,000 00 |
| Taxes due and accrued | | 40,000 00 |
| Reinsurance premiums, fire, $3,428.80; marine, $145.87 | | 3,574 67 |
| Total liabilities in other countries | | $ 1,839,129 77 |
| Total liabilities (excluding capital stock) in all countries | | $ 3,758,003 32 |
| Excess of assets over liabilities | | $ 735,981 62 |
| Capital stock paid in cash | | 1,399,379 79 |

BRITISH AMERICA—*Continued.*

INCOME.

| | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A.) | | Automobile (B.) | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,482,056 25 | 3,943,972 09 | 171,126 85 | 13,705 58 | 156,136 70 | 16,401 34 |
| Less reinsurance | 412,838 78 | 1,394,378 92 | 48,642 43 | 1,617 11 | 37,265 93 | 2,567 02 |
| Less return premiums | 203,136 53 | 585,737 35 | 39,951 77 | 3,896 51 | 38,061 69 | 2,134 87 |
| Total deduction | 615,975 31 | 1,980,116 27 | 88,594 20 | 5,513 62 | 75,327 62 | 4,701 89 |
| Net cash received | 866,080 94 | 1,963,855 82 | 82,532 65 | 8,191 96 | 80,809 08 | 11,699 45 |

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Explosion. | Hail. | Inland Transportation. | | Marine. | | Tornado. |
| | In other Countries. | In Canada. | In Canada. | In Countries. | In Canada. | In other Countries. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 14,146 26 | 359,099 23 | 10,578 94 | 2,366 52 | 1,009,107 75 | 78,551 38 | 1,324 61 |
| Less reinsurance | 5,700 54 | 76,899 14 | 3,183 58 | | 300,519 13 | 1,158 07 | 234 30 |
| Less return premiums | 4,380 04 | 1,606 23 | 2,185 07 | | 128,969 09 | 6,145 38 | 128 68 |
| Total deduction | 10,080 58 | 78,505 37 | 5,368 65 | | 429,488 22 | 7,303 45 | 362 98 |
| Net cash received | 4,065 68 | 280,593 86 | 5,210 29 | 2,366 52 | 579,619 53 | 71,247 93 | 961 63 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 3,957,235 34 |
| Cash received for interest on investments | 142,244 93 |
| Cash received for rents | 2,192 82 |
| Total income | $ 4,101,673 09 |

EXPENDITURE.

| | Fire. | | Automobile (A). | | Automobile (B). | |
|---|---|---|---|---|---|---|
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 112,061 41 | 350,499 37 | 6,087 23 | | 6,142 96 | |
| Deduct savings and salvage | | 6,928 16 | 550 00 | | 299 55 | |
| Deduct reinsurances | 34,786 37 | 114,540 90 | 2,853 63 | | 2,564 97 | |
| Total deduction | | 121,469 06 | 3,403 63 | | 2,864 52 | |
| Net paid for said claims | 77,275 04 | 229,030 31 | 2,683 60 | | 3,278 44 | |
| Paid for claims occurring during the year | 474,724 96 | 381,311 58 | 59,007 73 | 374 26 | 51,965 62 | 6,275 78 |
| Deduct savings and salvage | | 3,703 26 | 1,603 63 | | 2,953 34 | |
| Deduct reinsurances | 192,718 02 | 559,734 91 | 10,791 32 | | 12,911 30 | |
| Total deduction | | 563,438 17 | 12,394 95 | | 15,864 64 | |
| Net paid for said claims | 282,006 94 | 817,873 41 | 46,612 78 | | 36,100 98 | |
| Total net paid for said claims | 359,281 98 | 1,046,903 72 | 49,296 38 | 374 26 | 39,379 42 | 6,275 78 |

BRITISH AMERICA—*Continued.*

EXPENDITURE—*Concluded.*

| | Explosion. | Hail. | Tornado. | Inland Transportation. | | Marine. | |
|---|---|---|---|---|---|---|---|
| | In Other Countries. | In Canada. | In Other Countries. | In Canada. | In Other Countries. | In Canada. | In Other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 29 02 | | | 144 96 | 536 10 | 916,846 41 | 38,600 13 |
| Deduct savings and salvage | | | | 497 34 | 298 49 | 46,824 40 | 3,605 49 |
| Deduct reinsurances | 17 40 | | | | | 331,143 32 | 2,398 27 |
| Total deduction | | | | | | 377,967 72 | 6,003 76 |
| Net paid for said claims | 11 62 | | | −352 38 | 237 61 | 538,878 69 | 32,596 37 |
| Paid for claims occurring during the year | 296 71 | 134,054 32 | 36 62 | 501 40 | 506 77 | 450,023 60 | 43,358 76 |
| Deduct savings and salvage | | | | 606 29 | 218 39 | 1,083 49 | 451 35 |
| Deduct reinsurances | 60 07 | 32,720 52 | | −485 03 | | 147,035 95 | 2,131 76 |
| Total deduction | | | | 121 26 | | 148,119 44 | 2,583 11 |
| Net paid for said claims | 236 64 | | | 380 14 | 288 38 | 301,904 16 | 40,775 65 |
| Total net paid for said claims | 248 26 | 101,333 80 | 36 62 | 27 76 | 525 99 | 840,782 85 | 73,372 02 |

| | |
|---|---|
| Total net payments for claims for all classes of business in all countries | $ 2,517,838 84 |
| Dividends paid stockholders | 38,500 00 |
| Commission and brokerage, fire, $596,471.64; other, $170,520.41 | 766,992 05 |
| Commission on profits, fire $42,817.53; other, $3,000 | 45,817 53 |
| Taxes, fire, $151,552.34; other, $32,121.77 | 183,674 11 |
| *Salaries, fees and travelling expenses:—Salaries: Head Office, $362,633.93; fees: directors, $5,906.96, auditors, $667.98; travelling expenses, $1,317.83 | 370,526 70 |
| †Miscellaneous expenditure, viz.:—Advertising, $8,647.94; fire departments, patrol and salvage corps, assessments, $3,748.49; furniture and fixtures, $6,848.25; inspections and surveys, $1,563.41; legal expenses, $5,728.24; maps and plans, $7,218.80; postage, telegrams, telephones and express, $20,505.04; printing and stationery, $55,495.46; underwriters' boards, associations, etc., $51,005.75; exchange, $4,790.17; sundries, $920.14; rents, $24,869.57 | 191,341 26 |
| Total expenditure | $ 4,114,690 49 |

* ($293,374.79 belongs to fire business.)
† ($168,395.44 belongs to fire business.)

## SYNOPSIS OF LEDGER ACCOUNTS

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | | $ 3,477,297 29 |
| Income as above | | 4,101,673 09 |
| Amount of appreciation in ledger value of assets | | 3,461 67 |
| Total | | $ 7,582,432 05 |
| Amount of expenditure as above | $ 4,114,690 49 | |
| Amount written off ledger assets | 54,208 88 | |
| | | 4,168,899 37 |
| Balance, net ledger assets, at December 31, 1920 | | $ 3,413,532 68 |

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 393,054 33 |
| Commissions thereon | 106,011 06 |
| Amount of losses recovered from said companies, fire, $145,987.08; other, $32,720.52 | 178,707 60 |
| Reserve of unearned premiums, fire, $193,980.16; carried out at 80 per cent | 155,184 13 |
| Amount of losses recoverable from said companies | 31,647 65 |
| Amount of reinsurance premiums payable to said companies, fire | 166,653 86 |

BRITISH AMERICA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| | In Canada | | In other Countries | | Totals in all Countries | |
|---|---|---|---|---|---|---|
| | Amount | Premiums | Amount | Premiums | Amount | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| FIRE | | | | | | |
| Gross policies in force at date of last statement | 147,520,212 | 1,765,849 89 | 482,514,963 | 3,958,263 54 | 630,035,175 | 5,724,113 43 |
| Taken during the year—new and renewed | 140,517,056 | 1,428,980 52 | 531,365,988 | 4,106,586 87 | 671,883,044 | 5,535,567 39 |
| Total | 288,037,268 | 3,194,830 41 | 1,013,880,951 | 8,064,850 41 | 1,301,918,219 | 11,259,680 82 |
| Deduct terminated | 117,933,502 | 1,196,740 25 | 461,089,445 | 3,584,832 91 | 579,022,947 | 4,781,573 16 |
| Gross in force at end of year | 170,103,766 | 1,998,090 16 | 552,791,506 | 4,480,017 50 | 722,895,272 | 6,478,107 66 |
| Deduct reinsured | 49,649,665 | 611,963 70 | 177,353,466 | 1,466,268 47 | 227,003,131 | 2,078,232 17 |
| Net in force at end of year | 120,454,101 | 1,386,126 46 | 375,438,040 | 3,013,749 03 | 495,892,141 | 4,399,875 49 |
| AUTOMOBILE (A) | | | | | | |
| Gross policies in force at date of last statement | ..... | 71,937 68 | ..... | ..... | ..... | 71,937 68 |
| Taken during the year—new and renewed | ..... | 178,372 53 | ..... | 11,741 11 | ..... | 190,113 64 |
| Total | ..... | 250,310 21 | ..... | 11,741 11 | ..... | 262,051 32 |
| Deduct terminated | ..... | 123,746 84 | ..... | 2,913 78 | ..... | 126,660 62 |
| Gross in force at end of year | ..... | 126,563 37 | ..... | 8,827 33 | ..... | 135,390 70 |
| Deduct reinsured | ..... | 42,403 86 | ..... | 1,913 71 | ..... | 44,317 57 |
| Net in force at end of year | ..... | 84,159 51 | ..... | 6,913 62 | ..... | 91,073 13 |
| AUTOMOBILE (B) | | | | | | |
| Gross policies in force at date of last statement | ..... | 66,780 25 | ..... | ..... | ..... | 66,780 25 |
| Taken during the year—new and renewed | ..... | 163,382 39 | ..... | 14,379 22 | ..... | 177,761 61 |
| Total | ..... | 230,162 64 | ..... | 14,379 22 | ..... | 244,541 86 |
| Deduct terminated | ..... | 109,941 64 | ..... | 4,095 27 | ..... | 114,036 91 |
| Gross in force at end of year | ..... | 120,221 00 | ..... | 10,283 95 | ..... | 130,504 95 |
| Deduct reinsured | ..... | 28,907 43 | ..... | 2,270 82 | ..... | 31,178 25 |
| Net in force at end of year | ..... | 91,313 57 | ..... | 8,013 13 | ..... | 99,326 70 |
| EXPLOSION | | | | | | |
| Gross policies in force at date of last statement | ..... | ..... | ..... | 11,825 21 | | |
| Taken during the year—new and renewed | ..... | ..... | ..... | 12,407 42 | | |
| Total | ..... | ..... | ..... | 24,232 63 | | |
| Deduct terminated | ..... | ..... | ..... | 15,609 77 | | |
| Gross in force at end of year | ..... | ..... | ..... | 8,622 86 | | |
| Deduct reinsured | ..... | ..... | ..... | 4,758 63 | | |
| Net in force at end of year | ..... | ..... | ..... | 3,864 23 | | |

BRITISH AMERICA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—Concluded.

| | In Canada | | In other Countries | | Totals in all Countries | |
|---|---|---|---|---|---|---|
| | Amount | Premiums | Amount | Premiums | Amount | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| INLAND TRANSPORTATION | | | | | | |
| Gross policies in force at date of last statement | 1,367 61 | | 379 52 | | 1,747 13 | |
| Taken during the year—new and renewed | 10,614 24 | | 2,043 58 | | 12,657 82 | |
| Total | 11,981 85 | | 2,423 10 | | 14,404 95 | |
| Deduct terminated | 11,521 38 | | 2,416 80 | | 13,938 18 | |
| Gross in force at end of year | 460 47 | | 6 30 | | 466 77 | |
| Deduct reinsured | 10 33 | | | | 10 33 | |
| Net in force at end of year | 450 14 | | 6 30 | | 456 44 | |
| MARINE | | | | | | |
| Gross policies in force at date of last statement | 550,697 01 | | 41,232 24 | | 591,929 25 | |
| Taken during the year—new and renewed | 989,017 74 | | 99,581 95 | | 1,088,599 69 | |
| Total | 1,539,714 75 | | 140,814 19 | | 1,680,528 94 | |
| Deduct terminated | 1,241,545 23 | | 105,108 58 | | 1,346,653 81 | |
| Gross in force at end of year | 298,169 52 | | 35,705 61 | | 333,875 13 | |
| Deduct reinsured | 181,208 95 | | 630 41 | | 181,839 36 | |
| Net in force at end of year | 116,960 57 | | 35,075 20 | | 152,035 77 | |
| TORNADO | | | | | | |
| Gross policies in force | | | | | | |
| Taken during the year—new | | | 2,440 24 | | | |
| Deduct terminated | | | 291 47 | | | |
| Gross in force at end of year | | | 2,148 77 | | | |
| Deduct reinsured | | | 134 30 | | | |
| Net in force at end of year | | | 2,014 47 | | | |

SCHEDULE B.

Bonds and debentures owned by the company:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | $ 20,000 00 | $ 20,000 00 | $ 20,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 15,000 00 | 15,000 00 | 15,000 00 |
| Province of New Brunswick, 1938, 3 p.c. | 5,840 00 | 4,321 60 | 4,321 60 |
| Province of New Brunswick, 1921, 4 p.c. | 10,000 00 | 9,600 00 | 9,600 00 |
| *Cities*— | | | |
| Kamloops, 1922, 5 p.c. | 4,000 00 | 3,800 00 | 3,800 00 |
| London, 1921, 4 p.c. | 9,000 00 | 8,640 00 | 8,640 00 |
| Montreal, 1925, 4 p.c. | 5,000 00 | 4,650 00 | 4,650 00 |
| Montreal (St.Henri) 1938, 4 p.c. | 5,000 00 | 4,250 00 | 4,250 00 |
| Nanaimo, 1922, 5 p.c. | 9,000 00 | 8,550 00 | 8,550 00 |
| Vancouver, 1945, 4 p.c. | 3,000 00 | 2,310 00 | 2,310 00 |
| Winnipeg, 1938, 3½ p.c. | 8,000 00 | 6,320 00 | 6,320 00 |

BRITISH AMERICA—*Continued.*

SCHEDULE B—*Continued.*

Bonds and debentures owned by the Company:—*Continued.*

| *Miscellaneous*— | Par Value. | Book Value. | Market Value. |
|---|---|---|---|
| Canada Perm. Mtge. Corp., 1923, 5½ p.c. | $ 1,000 00 | $ 1,000 00 | $ 1,000 00 |
| Central Canada Loan and Savings Co., 60 days' notice, 4 p.c. | 21,400 00 | 21,400 00 | 21,400 00 |
| Total on deposit with Receiver General | $ 116,240 00 | $ 109,841 60 | $ 109,841 60 |

*On deposit with Foreig Governments*

| | | | |
|---|---|---|---|
| Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico | $ 25,000 00 | $ 11,000 00 | $ 11,000 00 |
| Porto Rico Regd. Bonds, 1932, 4 p.c. | 10,000 00 | 10,100 00 | 10,100 00 |
| Total, Foreign | $ 35,000 00 | $ 21,100 00 | $ 21,100 00 |

*Held with Insurance Department or with Trustees in the United States.*

| *Governments*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion of Canada Gold Bonds, 1921, 5½ p.c. | $18,000 00 | $18,000 00 | $17,865 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 43,500 00 | 50,000 00 |
| Province of Manitoba. 1930, 4 p.c. | 5,000 00 | 3,654 00 | 4,400 00 |
| Province of Manitoba, 1928, 6 p.c. | 50,000 00 | 49,500 00 | 47,580 00 |
| Province of Saskatchewan, 1924, 5 p.c. | 80,000 00 | 76,800 00 | 79,200 00 |
| New Mexico Highway, 1928, 4 p.c. | 10,000 00 | 9,400 00 | 10,100 00 |
| New York State, 1958, 4 p.c. | 5,000 00 | 4,900 00 | 5,300 00 |
| United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1929, 5½ p.c. | 50,000 00 | 46,500 00 | 48,125 00 |
| United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1921, 5½ p.c. | 100,000 00 | 99,000 00 | 98,500 00 |
| United States of America 3rd Liberty Loan Gold Bonds, 1928, 4¼ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| United States of America, 4th Liberty Loan Gold Bonds, 1938, 4¼ p.c. | 234,000 00 | 206,400 00 | 220,995 00 |
| *Cities*— | | | |
| Atlanta, Ga., (School) 1929–1930, 4½ p.c. | 10,000 00 | 9,800 00 | 10,500 00 |
| Brooklyn (School), N.Y., 1936, 3½ p.c. | 30,000 00 | 26,700 00 | 28,200 00 |
| Cleveland, Ohio, 1923, 4 p.c. | 100,000 00 | 99,000 00 | 101,000 00 |
| Kingston, Ont., 1921–1925, 4½ p.c. | 11,100 00 | 9,124 56 | 10,767 00 |
| London, 1921, 4 p.c. | 15,000 00 | 13,050 00 | 14,400 00 |
| New York, 1941, 3½ p.c. | 5,000 00 | 4,350 00 | 4,700 00 |
| New York, 1963, 4½ p.c. | 5,000 00 | 5,000 00 | 5,500 00 |
| Ottawa, 1931, 4 p.c. | 9,733 33 | 7,197 80 | 8,554 62 |
| Richmond, Va., 1927, 4 p.c. | 1,300 00 | 1,235 00 | 1,300 00 |
| Richmond, Va., 1924, 4 p.c. | 25,000 00 | 24,250 00 | 25,000 00 |
| Riverside, Cal., 1923–1935, 5 p.c. | 25,000 00 | 25,220 00 | 26,750 00 |
| Sault au Recollet, 1955, 6 p.c. | 24,000 00 | 22,800 00 | 25,200 00 |
| Victoria, B.C., 1923, 4½ p.c. | 140,000 00 | 134,400 00 | 133,000 00 |
| Wilmington, N.C., 1955, 5 p.c. | 5,000 00 | 5,000 00 | 5,600 00 |
| *District*— | | | |
| Greater Winnipeg, Water, 1921, 5 p.c. | 10,000 00 | 10,000 00 | 9,881 00 |
| *Counties*— | | | |
| Greenville Co., S.C., 1933, 4½ p.c. | 5,000 00 | 4,750 00 | 5,200 00 |
| Mecklenburg Co., N.C., 1936, 5 p.c. | 5,000 00 | 4,850 00 | 5,550 00 |
| *Railways*— | | | |
| Canadian Northern Ry. Gold Certs., Equipment, 1925, 6 p.c. | 50,000 00 | 48,500 00 | 49,875 00 |
| Canadian Northern Ry., Equipment Series "B," 1928, 6 p.c. | 100,000 00 | 96,000 00 | 98,230 00 |
| Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c. | 40,393 34 | 27,762 34 | 34,738 27 |
| Chicago, Milwaukee and St. Paul Ry., 2014, 5 p.c. | 1,200 00 | 948 00 | 948 00 |
| Canadian Northern Ry. Gold Notes, 1922, 5½ p.c. | 50,000 00 | 49,000 00 | 48,320 00 |
| Suburban Rapid Transit Co., 1st mort., 1938, 5 p.c. | 22,000 00 | 17,600 00 | 19,800 00 |
| West Shore Ry., 1st mort., 2361, 4 p.c. | 12,000 00 | 9,240 00 | 10,200 00 |

BRITISH AMERICA—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded.*

*Miscellaneous—*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Brazilian Traction L. & P. Co., 1922, 6 p.c. | $ 59,000 00 | $ 54,870 00 | $ 56,640 00 |
| Central Canada Loan and Savings Co., 60 days, 4 p.c. | 115,000 00 | 115,000 00 | 115,000 00 |
| Central Canada Loan and Savings Co., 1921, 4 p.c. | 250,000 00 | 250,000 00 | 250,000 00 |
| No. 75 Maiden Lane, (Corp., N.Y.) 1st mtge. 1935, 6 p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c. | 49,000 00 | 41,160 00 | 46,550 00 |
| Toronto General Trusts Corp'n. Investment Receipt, 1923, 5½ p.c. | 12,000 00 | 10,440 00 | 12,000 00 |
| Toronto Savings and Loan Co., 1923, 5 p.c. | 50,000 00 | 49,500 00 | 50,000 00 |
| Total held with Ins. Depts. or with Trustees in the United States | $1,938,726 67 | $1,834,401 70 | $1,895,468 89 |
| *Held by the Company.* | | | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 150 00 | $ 150 00 | $ 150 00 |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | 130,000 00 | 130,000 00 | 130,000 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 200,900 00 | 200,900 00 | 200,900 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 35,000 00 | 35,000 00 | 35,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| United States, 2nd Liberty Loan, 1927/1942, 4 p.c. | 750 00 | 750 00 | 750 00 |
| Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c. | 2,100 00 | 1,617 00 | 1,617 00 |
| Canada Perm. Mtge. Corp., 1923, 5 p.c. | 11,500 00 | 11,500 00 | 11,500 00 |
| Eastern Canada Savings and Loan Co., 1922, 4½ p.c. | 5,000 00 | 4,950 00 | 4,950 00 |
| Imperial Trusts, 1920, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Total held by Company | $ 460,400 00 | $ 459,867 00 | $ 459,867 00 |
| Total par, book and market values | $2,550,366 67 | $2,425,210 30 | $2,486,277 49 |

SCHEDULE C.

Stocks owned by the Company:—

| | | | |
|---|---|---|---|
| *Held with Insurance Departments or with Trustees in United States.* | | | |
| 38 shares Canadian Bank of Commerce stock | $ 3,800 00 | $ 7,334 00 | $ 6,954 00 |
| 80 shares Canadian Pacific Ry. stock | 8,000 00 | 11,200 00 | 10,880 00 |
| 100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock) | 10,000 00 | 7,000 00 | 4,700 00 |
| 43 shares Illinois Central R.R.(common stock) | 4,300 00 | 4,128 00 | 4,300 00 |
| 100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock) | 10,000 00 | 9,100 00 | 8,100 00 |
| 216 shares Great Northern Ry. (preferred stock) | 21,600 00 | 19,656 00 | 19,224 00 |
| Total held with Ins. Depts. or with Trustees in United States | $ 57,700 00 | $ 58,418 00 | $ 54,158 00 |
| *Held by Company.* | | | |
| 110 shares Dominion Savings and Invt. Soc. | $ 5,500 00 | $ 4,125 00 | $ 4,125 00 |
| 7,422 shares Western Assurance Co. stock | 148,440 00 | 118,752 00 | 118,752 00 |
| 22 shares Great Northern Ry. (preferred stock) | 2,200 00 | 1,958 00 | 1,958 00 |
| Total held by Company | $ 156,140 00 | $ 124,835 00 | $ 124,835 00 |
| Total par, book and market values | $ 213,840 00 | $ 183,253 00 | $ 178,993 00 |

## BRITISH COLONIAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, I. L. LAFLEUR—Vice-President, J. B. MORISSETTE—Manager and Secretary, THEODORE MEUNIER—Principal Office, Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issueed, June 1, 1912.

### CAPITAL.

| | |
|---|---|
| Amount of joint stock authorized | $ 2,000,000 00 |
| Amount subscribed for | 1,016,900 00 |
| Amount paid thereon in cash | 300,290 00 |
| Amount of premium on capital stock paid in by stockholders | 102,430 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 197,413 34 |
| Cash at head office and branches | | 8,550 89 |
| Cash in banks viz:— | | |
| Imperial Bank, Montreal | $ 65,518 97 | |
| Banque Nationale, Montreal | 12,653 44 | |
| Banque Nationale, Quebec | 54,410 17 | |
| Banque Nationale, Paris, France | 39 72 | |
| Total cash in banks | | 132,622 30 |
| Total ledger assets | | $ 338,586 53 |
| Deduct market value of bonds and debentures under book value | | 9,630 65 |
| | | $ 328,955 88 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued, $3,149; due, $277.80 | 3,426 80 |
| Agents' balances and premiums uncollected— | |
| Fire—in Canada ($1,824.63 on business prior to Oct. 1, 1920) | 42,585 88 |
| Bills receivable held by the Company | 469 50 |
| Office furniture and fixtures, $4,477.63; maps and plans, $7,571.05 | 12,048 68 |
| Total assets | $ 387,486 74 |

### LIABILITIES.

*Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of claims, unadjusted ($1,248 accrued prior to 1920) | $ 8,413 32 | |
| " " " resisted, in suit | 5,222 00 | |
| " " " " not, in suit | 500 00 | |
| Total net amount of unsettled claims | | $ 14,135 32 |
| Reserve of unearned premiums, $176,825.23, carried out at 80 per cent | | 141,460 18 |
| Reserve of unlicensed reinsurance, unsecured, fire | | 17,445 41 |
| Taxes due and accrued | | 4,000 00 |
| Deposit for unlicensed reinsurance | | 65,346 67 |
| Total liabilities in Canada | | $ 242,387 58 |
| Excess of assets over liabilities | | $ 145,099 16 |
| Capital stock paid in cash | | 300,290 00 |

BRITISH COLONIAL—*Continued.*

INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 504,356 55 | $ 23,985 78 | |
| Deduct reinsurances, $174,197.39; return premiums, $107,208.89 | 281,406 28 | | |
| Net cash received for said premiums | $ 222,950 27 | $ 23,985 78 | |
| Net cash received for premiums in all countries | | | $ 246,936 05 |
| Received for interest on investments | | | 10,833 09 |
| Premium received on Capital Stock | | | 2,430 00 |
| Total | | | $ 260,199 14 |
| Received for calls on capital | | | 48,335 00 |
| Received from increased capital | | | 3,285 00 |
| Total income | | | $ 311,819 14 |

EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 28,098 53 | | |
| Deduct reinsurances | 17,104 34 | | |
| Net amount paid for said claims | $ 10,994 19 | | |
| Amount paid for claims occurring during the year | $ 193,347 27 | | |
| Deduct reinsurances | 85,017 46 | | |
| Net amount paid for said claims | $ 108,329 81 | | |
| Total net amount paid for said claims | $ 119,324 00 | $ 24,930 80 | |
| Total net amount paid for claims in all countries | | | $ 144,254 80 |
| Commission or brokerage | | | 28,098 41 |
| Salaries—H. O. officials, $31,056.11; auditors' fees, $350; travelling expenses: officials, $3,696.65; agents, $4,198.24 | | | 39,301 00 |
| Taxes | | | 10,183 04 |
| Miscellaneous expenditure:—Advertising, $3,786.99; furniture and fixtures, $1,803.50; maps and plans, $720.56; postage, telegrams, telephones and express, $3,513.02; printing and stationery, $3,701.28; rent and light, $1,910.62; office expenses, $2,530.55; exchange, $349.49; underwriters' boards, tariff associations, etc., $3,676.20; legal expenses, $39.05 | | | 22,031 26 |
| Total expenditure | | | $ 243,868 51 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 205,289 23 |
| Amount of cash income | 311,819 14 |
| Total | $ 517,108 37 |
| Amount of expenditure | 243,868 51 |
| Balance net ledger assets, December 31, 1920, ($338,586.53 less $65,346.67 ledger liability) | $ 273,239 86 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums in unlicensed companies | $ 172,055 18 |
| Amount of commission thereon | 58,498 76 |
| Amount of losses recovered from said companies | 102,121 80 |
| Reserve of unearned premiums reinsured in unlicensed companies, $92,759.01; carried out at 80 per cent | 74,207 21 |
| Amount of losses due and recoverable from such companies | 8,584 87 |
| Amount of cash or other securities held as security for recovery of losses, etc. | 65,346 67 |

BRITISH COLONIAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | |
|---|---|---|---|
| | In Canada. | | In other Countries. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 30,410,491 | 396,070 12 | 25,011 86 |
| Taken in 1920, new and renewed | 37,332,623 | 521,890 65 | 31,731 58 |
| Totals | 67,743,114 | 917,960 77 | 56,743 44 |
| Less ceased | 29,669,035 | 417,245 52 | 56,743 44 |
| Gross in force at end of 1920 | 38,074,079 | 500,715 25 | ..... |
| Less reinsured | 10,303,172 | 173,675 35 | ..... |
| Net in force at end of 1920 | 27,770,907 | 327,039 90 | ..... |

SCHEDULE B.

Bonds and debentures owned by the Company:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Towns—* | | | |
| Joliette, 1941, 4½ p.c. | $ 10,000 00 | $ 10,168 00 | $ 8,500 00 |
| Ste. Anne de Bellevue, 1951, 5 p.c. | 10,000 00 | 10,489 48 | 8,800 00 |
| *Village—* | | | |
| Ste. Rose, 1954, 6 p.c. | 10,000 00 | 9,776 40 | 10,100 00 |
| *Schools—* | | | |
| Ste. Rose, 1940, 4½ p.c. | 18,000 00 | 18,000 00 | 14,580 00 |
| Villeray, Que., 1951, 5½ p.c. | 17,000 00 | 19,307 95 | 16,830 00 |
| Total on Deposit with Receiver General | $ 65,000 00 | $ 67,741 83 | $ 58,810 00 |

*Held by Company.*

| | | | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1924, 5½ p.c. | $ 50 00 | $ 47 50 | $ 50 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 25,000 00 | 25,251 82 | 25,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 25,000 00 | 25,262 16 | 25,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 2,000 00 | 2,035 78 | 2,000 00 |
| *Cities—* | | | |
| Brantford, 1934, 4 p.c. | 5,000 00 | 4,037 50 | 4,350 00 |
| Ladysmith, 1926, 6 p.c. | 3,000 00 | 2,737 50 | 2,880 00 |
| Regina, 1931, 4½ p.c. | 18,000 00 | 15,911 65 | 16,020 00 |
| *Towns—* | | | |
| Battleford, 1932, 6 p.c. | 121 47 | 99 64 | 99 64 |
| Battleford, 1933, 6 p.c. | 193 53 | 160 14 | 160 14 |
| Battleford, 1948, 6 p.c. | 2,000 00 | 1,440 00 | 1,440 00 |
| Pointe aux Trembles, 1941, 6 p.c. | 4,000 00 | 3,598 25 | 3,960 00 |
| Ponoka, 1921 to 1932, 5 p.c. | 3,026 81 | 2,845 71 | 2,693 86 |
| *Municipalities—* | | | |
| Brenda (g'teed by Prov. of Man.), 1930, 4 p.c. | 10,000 00 | 9,040 30 | 8,500 00 |
| Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c. | 5,000 00 | 4,483 25 | 4,350 00 |
| *Schools—* | | | |
| Com. des Ecoles Catholiques de Montreal, 1923, 6 p.c. | 700 00 | 699 41 | 699 41 |
| Edmonton, Alta., S.D., 1921-1951, 4½ p.c. | 11,625 00 | 9,261 70 | 9,997 50 |
| St. Louis, Alta., R.C.T., 1921-1941, 5 p.c. | 10,500 00 | 9,530 05 | 9,450 00 |
| Arcola, Sask., 1921-1942, 5 p.c. | 11,733 35 | 10,249 28 | 10,677 36 |
| Prince Albert, Sask., 1921-1938, 1 to 6 p.c. | 3,289 56 | 2,980 37 | 1,644 78 |
| Total held by company | $ 140,239 72 | $ 129,671 51 | $ 128,972 69 |
| Total par, book and market values | $ 205,239 72 | $ 197,413 34 | $ 187,782 69 |

## THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1920.

President, Rt. Hon. J. PARKER-SMITH—General Manager and Secretary, J. GARDINER—Principal Office, Glasgow, Scotland!—Chief Agent in Canada, J. H. RIDDELL—Head Office in Canada, Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | | $ 500,000 00 |
| Amount subscribed and paid for in cash | | 125,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 511,672 31 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of real estate in Canada | | 4,072 16 |
| Amount secured by way of loans on real estate, second liens | | 3,610 89 |
| Market value of bond held by Company, Can. Perm. Mtge., 1925, 5½ p.c., par value, $5,000; market value, $5,000; carried out at market value | | 5,000 00 |
| Cash at head office | | 6,248 47 |
| Cash in banks, viz.:— | | |
| Canadian Bank of Commerce, Regina | $ 7,557 57 | |
| Canadian Bank of Commerce, Toronto | 11,538 71 | |
| Canadian Bank of Commerce, Winnipeg | 113 59 | |
| Imperial Bank, Toronto | 1,537 91 | |
| Imperial Bank, Vancouver | 4,103 33 | |
| Total cash in banks | | 24,851 11 |
| Interest due $684.26; accrued $4,459.61 | | 5,143 87 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($6,642.47 on business prior to Oct. 1, 1920) | $ 88,859 25 | |
| Automobile (A) | 11,659 03 | |
| Automobile (B) | 3,886 34 | |
| Hail (on business written prior to Oct. 1, 1920) | 53,786 46 | |
| Total | | 158,191 08 |
| All other non-ledger assets | | 5,038 35 |
| Office furniture and plans | | 952 00 |
| Total assets in Canada | | $ 724,780 24 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 57,682 31 | |
| Net amount of fire claims, resisted, in suit | 2,500 00 | |
| Net amount of fire claims, resisted not in suit | 250 00 | |
| Net amount of automobile (A) claims, unadjusted | 4,704 17 | |
| Net amount of automobile (B) claims, unadjusted | 7,148 14 | |
| Total net amount of unsettled claims | | $ 72,284 62 |
| Reserve of uncarned premiums, viz.:— | | |
| Fire | $ 353,633 35 | |
| Automobile (A) | 54,279 74 | |
| Automobile (B) | 16,950 47 | |

THE BRITISH CROWN ASSURANCE CORPORATION—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | |
|---|---|
| Total, $424,863.56, carried out at 80 per cent | $ 339,890 85 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | 1,143 00 |
| Taxes, due and accrued | 8,697 36 |
| Total liabilities in Canada | $ 422,015 83 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 786,730 90 | 153,127 61 | 47,801 57 | 272,148 13 |
| Less reinsurance | 84,640 01 | ..... | ..... | 37,723 14 |
| Less return premiums | 162,042 29 | 32,110 57 | 8,039 62 | 18,642 82 |
| Total deduction | 246,682 30 | | | 56,365 96 |
| Net cash received | 540,048 60 | 121,017 04 | 39,761 95 | 215,782 17 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 916,609 76 |
| Cash received for interest on investments | 22,815 13 |
| Total income in Canada | $ 939,424 89 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Hail. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 19,470 33 | 7,314 36 | 6,010 16 | ..... |
| Less savings and salvage | 1,028 92 | 1,640 00 | 665 80 | ..... |
| Less reinsurance | 488 25 | | | |
| Total deduction | 1,517 17 | | | |
| Net payment for said claims | 17,953 16 | 5,674 36 | 5,344 36 | ..... |
| Paid for claims occurring during the year | 305,406 34 | 77,261 25 | 22,184 13 | 110,917 70 |
| Less savings and salvage | ..... | 2,511 01 | 442 03 | |
| Less reinsurance | 26,723 10 | ..... | | 15,394 30 |
| Net payment for said claims | 278,683 24 | 74,750 24 | 21,742 10 | |
| Total net payment for claims | 296,636 40 | 80,424 60 | 27,086 46 | 95,523 40 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 499,670 86 |
| Commission and brokerage, fire, $139,892.23; other, $71,643.73 | 211,535 96 |
| Commission on profits, fire | 1,765 31 |
| Taxes, fire, $13,211.68; other, $8,957.29 | 22,168 97 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief agency, $42,068.38; general and special agents, $2,362.25; fees:—Auditors, $500; travelling expenses:—chief agency, $6,075.55 | 51,006 18 |

THE BRITISH CROWN ASSURANCE CORPORATION—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| †Miscellaneous expenditure, viz.:—Advertising, $2,677.49; inspections and surveys, $1,205.69; adjustment expenses, $17,805.74; maps and plans, $861.97; exchange, $2,547.06; postage, telegrams, telephones and express, $3,942.59; printing and stationery, $11,373. 6; rents, $4,120.02; underwriters' boards, associations, etc., $7,972.65; sundry, $4,823.49; bad debts written off, $3,661.39; furniture and fixtures, $2,816;74; auto, etc., $1,170.92. | $ 64,979 11 |
| Total expenditure in Canada | $ 851,126 39 |

(Of which $25,672.60 belongs to Fire business.) (Of which $36,847.51 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile. (A) | Automobile (B) | Hail. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 46,929,287 | 594,255 50 | 82,543 76 | 27,514 59 | |
| Taken in 1920—new and renewed | 64,471,701 | 774,918 00 | 153,941 90 | 48,073 00 | 305,829 33 |
| Totals | 111,400,988 | 1,369,173 50 | 236,485 66 | 75,587 59 | |
| Less ceased | 49,680,072 | 616,251 92 | 127,926 18 | 41,686 64 | 305,829 33 |
| Gross in force at end of 1920 | 61,720,916 | 752,921 58 | 108,559 48 | 33,900 95 | |
| Less reinsured | 7,217,958 | 79,443 10 | | | |
| Net in force at end of 1920 | 54,502,958 | 673,478 48 | 108,559 48 | 33,900 95 | |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada inscribed stock, 1938 3 p.c. | $ 4,866 67 | $ 3,601 33 |
| " " Victory Loan, 1922, 5½ p.c. | 20,400 00 | 20,400 00 |
| " " " 1933, 5½ p.c. | 345,000 00 | 345,000 00 |
| " " " 1934, 5½ p.c. | 6,000 00 | 6,000 00 |
| Province of New Brunswick, 1930, 6 p.c. | 4,000 00 | 4,000 00 |
| " Nova Scotia, 1945, 3½ p.c. | 3,406 67 | 2,623 14 |
| British Treasury Bills, 1921, 5½ p.c. | 48,666 67 | 48,666 67 |
| *Cities—* | | |
| Cranbrook, 1951, 5 p.c. | 5,000 00 | 3,950 00 |
| Edmonton, 1929, 4½ p.c. | 14,600 00 | 12,994 00 |
| Hamilton, 1923, 5 p.c. | 434 05 | 417 20 |
| " 1924, 5 p.c. | 1,000 00 | 960 55 |
| Saskatoon, 1940, 4½ p.c. | 226 68 | 190 41 |
| *Towns—* | | |
| Battleford, 1921, 5 p.c. | 1,000 00 | 970 00 |
| " 1933, 6 p.c. | 575 00 | 529 00 |
| " 1945, 6 p.c. | 1,000 00 | 900 00 |
| " 1950, 6 p.c. | 442 40 | 398 16 |
| " 1951, 6 p.c. | 557 60 | 496 26 |
| " 1954, 6 p.c. | 1,000 00 | 870 00 |
| Chesley, 1926 to 1928, 5 p.c. | 3,114 66 | 3,145 80 |
| Goderich, 1922 to 1924, 5 p.c. | 2,445 95 | 2,445 95 |
| Kincardine, 1923 to 1927, 5 p.c. | 8,685 28 | 8,685 28 |
| Meaford, 1921 to 1930, 5 p.c. | 3,098 06 | 3,005 12 |
| Orillia (g'td. by county of Simcoe), 1930 to 1935, 4½ p.c. | 8,324 38 | 8,324 38 |
| Renfrew, 1940, 4½ p.c. | 4,817 18 | 4,722 00 |
| Tillsonburg, 1937 to 1942, 4½ p.c. | 6,737 69 | 6,606 85 |
| Trenton, 1927 to 1932, 4½ p.c. | 5,351 71 | 5,269 60 |
| *Village—* | | |
| Havelock, 1931, 5 p.c. | 687 81 | 687 81 |
| *School—* | | |
| Kingston, R.C., 1922 to 1940, 4½ p.c. | 7,112 71 | 7,112 71 |
| *District—* | | |
| Coquitlam, B.C., 1941, 5 p.c. | 10,000 00 | 8,700 00 |
| Total on deposit with Receiver General | $ 518,551 17 | $ 511,672 31 |

*(For General Business Statement, see Appendix.)*

## THE BRITISH GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, HENRY C. WALKER—Secretary, NORMAN M. WALKER—Principal Office, London, England—Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada, Monreal.

(Incorporated 1904. Commenced business in Canada, December 5, 1919.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized | £ 1,000,000 | $ 4,866,666 67 |
| Amount subscribed | 500,000 | 2,433,333 33 |
| Amount paid in cash | 125,000 | 608,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz:—

| | Par value. | Market value. | |
|---|---|---|---|
| British War Loan, 1929, 1947, 5 p.c. | $ 97,333 33 | $ 89,546 67 | |
| Carried out at market value | | | $ 89,546 67 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Montreal | 10,502 64 |
| Cash at chief agency in Canada | 4,497 36 |
| Agents' balances and premiums uncollected ($31.90 on business prior to Oct. 1, 1920) | 13,240 40 |
| Advanced to Grain Insurance Association, Winnipeg | 1,000 00 |
| Office furniture and plans | 3,689 16 |
| Total assets in Canada | $ 122,476 23 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 4,643 00 |
| Reserve of unearned premiums, $59,889.32; carried out at 80 per cent | 47,911 46 |
| Taxes due and accrued | 2,205 30 |
| Salaries, rent, advertising, agency, etc. expenses, due and accrued | 759 91 |
| Reinsurance premiums | 2,926 82 |
| Total liabilities in Canada | $ 58,446 49 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 166,407 15 | |
| Deduct reinsurances, $28,121.58; return premiums, $30,726 | 58,847 58 | |
| Net cash received for said premiums | | $ 107,559 57 |
| Received for interest on bond | | 171 08 |
| Total income in Canada | | $ 107,730 65 |

THE BRITISH GENERAL INSURANCE CORPORATION—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 40,707 30 | |
| Deduct reinsurances, $11,117.22; savings and salvage, $438.19 | 11,555 41 | |
| Total net amount paid for claims | | $ 29,151 89 |
| Paid for commission or brokerage | | 25,859 92 |
| Taxes | | 3,236 53 |
| Administration expenses | | 11,720 60 |
| Miscellaneous expenditure: Underwriters' boards, tariff associations, etc., $1,089.50; maps and plans, $1,966.22; agency charges, $291.59; legal expenses, $21 | | 3,368 31 |
| Total expenditure in Canada | | $ 73,337 25 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during 1920, new | $ 21,432,086 | $ 179,647 55 |
| Deduct terminated | 7,946,719 | 50,416 01 |
| Gross in force at end of 1920 | $ 13,485,367 | $ 129,231 54 |
| Deduct reinsured | 2,944,965 | 24,954 48 |
| Net in force at December 31, 1920 | $ 10,540,402 | $ 104,277 06 |

(*For General Business Statement, see Appendix.*)

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Hon. EDWARD BROWN—Managing Director, J. H. RIDDEL—Secretary, S. FAIRLEY—Principal Office, Toronto, Ont.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906, and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed | 594,400 00 |
| Amount paid thereon in cash | 248,699 20 |
| Amount of premium on capital paid in by stockholders | 49,653 50 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate | | $ 2,000 00 |
| Loans on mortgages on real estate, first liens | | 98,828 46 |
| Amount of loans collaterally secured by guaranteed mortgage investment with Commercial Loan and Trust Co | | 10,000 00 |
| Book value of bonds and debs. (*For details, see Schedule B*) | | 208,289 13 |
| Book value of stocks. (*For details, see Schedule C*) | | 45,602 42 |
| Cash at head office | | 604 61 |
| Cash in banks, viz.:— | | |
| Merchants Bank, Winnipeg | $ 21,982 12 | |
| Merchants Bank, Toronto | 20,050 21 | |
| Total cash in banks | | 42,032 33 |
| All other ledger assets | | 20,000 00 |
| Total ledger assets | | $ 427,356 95 |
| Deduct market value of bonds, debentures and stocks under book value | | 21,881 02 |
| | | $ 405,475 93 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $3,270.51; accrued, $5,036.92 | 8,307 43 |
| Agents' balances and premiums uncollected, ($1,325.72 on business prior to Oct. 1, 1920) | 92,540 08 |
| Automobile, $937.50; plans, $4,752.63 | 5,690 13 |
| Due for reinsurance return premiums | 6,777 75 |
| Reinsurance losses | 6,154 65 |
| Gross assets admitted by Company | $ 524,945 97 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 11,195 86 |
| Reserve of unearned premiums, $133,740.91, carried out at 80 p.c. | 106,992 72 |
| Reinsurance premiums | 38,535 96 |
| Expenses, due and accrued | 3,510 09 |
| Taxes, due and accrued | 3,182 74 |
| Unlicensed reinsurance balances, unsecured | 4,796 35 |
| Investment reserve fund | 15,000 00 |
| Total liabilities in Canada | $ 183,213 72 |

THE BRITISH NORTHWESTERN—*Continued.*

LIABILITIES.

(2) *Liabilities in Other Countries.*

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 6,317 85 |
| Reserve of unearned premiums $13,720.56, carried out at 80 per cent thereof | 10,976 45 |
| Total liabilities outside of Canada | $ 17,294 30 |
| Total liabilities in all Countries | $ 200,508 02 |
| Excess of assets over liabilities | $ 324,437 95 |
| Capital stock paid in cash | 248,699 20 |
| Surplus over liabilities and capital | $ 75,738 75 |

INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 246,349 87 | $ 30,771 57 | |
| Less reinsurance | $ 42,569 38 | .. | |
| Less return premiums | 49,824 46 | 10,899 30 | |
| Total deduction | $ 92,393 84 | | |
| Net cash received for said premiums | $ 153,956 03 | $ 19,872 27 | |
| Total net cash received for premiums in all countries | | | $ 173,828 30 |
| Received for interest on investments | | | 18,223 83 |
| Received for profit on sale of securities | | | 535 41 |
| Received for premium on capital stock | | | 125 00 |
| Total | | | $ 192,712 54 |
| Received for calls on capital | | | 1,780 00 |
| Total income | | | $ 194,492 54 |

EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 1,112 62 | $ 4,228 23 | |
| Deduct reinsurances | 136 94 | | |
| Net amount paid for said claims | $ 975 68 | | |
| Amount paid for claims occurring during the year | $ 65,825 39 | 10,227 38 | |
| Deduct reinsurances | 14,074 64 | | |
| Net amount paid for said claims | $ 51,750 75 | | |
| Total net amount paid during year for said claims | $ 52,726 43 | $ 14,455 61 | |
| Total net amount paid for claims in all countries | | | $ 67,182 04 |
| Commission or brokerage | | | 47,764 47 |
| Salaries, $8,510.15; directors' fees, $370; travelling expenses, $376.41 | | | 9,256 56 |
| Taxes | | | 4,094 26 |
| Miscellaneous expenditure: Advertising, $850.99; adjustment fees, $1,478.36; legal fees, $399.79; maps and plans, $510.24; postage, telegrams, telephones and express, $730.48; printing and stationery, $3,452.51; rents, $890.62; boards, tariff associations, etc., $544.42 inspections and surveys, $1,279.56; investment expenses, $754.73; exchange, $68.59; sundry, $4,021.34 | | | 14,981 63 |
| Total expenditure | | | $ 143,278 96 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | | $ 382,163 41 |
| Amount of cash income | | 194,492 54 |
| Total | | $ 576,655 95 |
| Amount of expenditure | $ 143,278 96 | |
| Amount written off ledger assets | 6,020 04 | |
| | | 149,299 00 |
| Balance, net ledger assets, December 31, 1920 | | $ 427,356 95 |

THE BRITISH NORTHWESTERN—*Concluded.*

RISKS AND PREMIUMS.

| | In Canada. | | In Other Countries. | | Totals in all Countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Policies in force at end of 1919 | 10,839,842 | 179,325 25 | 1,743,831 | 25,238 42 | 12,583,673 | 204,563 67 |
| Taken during the year—new and renewed | 34,238,468 | 315,878 84 | 3,146,310 | 34,523 41 | 37,384,778 | 350,402 25 |
| Total | 45,078,310 | 495,204 09 | 4,890,141 | 59,761 83 | 49,968,451 | 554,965 92 |
| Deduct terminated | 16,952,944 | 171,217 43 | 3,301,607 | 37,553 86 | 20,254,551 | 208,771 29 |
| Gross in force at end of 1920 | 28,125,366 | 323,986 66 | 1,588,534 | 22,207 97 | 29,713,900 | 346,194 63 |
| Deduct reinsured | 6,368,835 | 80,072 12 | | | 6,368,835 | 80,072 12 |
| Net in force at 1920 | 21,756,531 | 243,914 54 | 1,588,534 | 22,207 97 | 23,345,065 | 266,122 51 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| Dom. of Can. War Loan, 1931, 5 p.c. | $ 5,000 00 | $ 5,000 00 | $ 4,950 00 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 10,000 00 | 9,993 62 | 10,000 00 |
| *Schools—* | | | |
| Bannantyne, Man., 1931, 5 p.c. | 5,000 00 | 5,000 00 | 4,500 00 |
| Saskatoon, Sask., 1953, 5 p.c. | 20,000 00 | 20,000 00 | 17,400 00 |
| *Miscellaneous—* | | | |
| The Home Invt. and Savings Assoc., 1922, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 65,000 00 | $ 64,993 62 | $ 61,850 00 |
| *Held by Company—* | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 15,300 00 | 15,290 25 | 15,300 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 5,000 00 | 4,823 75 | 5,000 00 |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | 200 00 | 194 25 | 200 00 |
| Province of Alberta, 1922, 4 p.c. | 4,866 67 | 4,567 85 | 4,567 85 |
| Province of Manitoba, 1921, 6 p.c. | 5,000 00 | 4,890 69 | 4,890 69 |
| County of Renfrew, 1921, 5 p.c. | 4,763 20 | 4,685 08 | 4,685 08 |
| City of Hamilton, 1926, 5 p.c. | 16,000 00 | 15,149 10 | 15,149 10 |
| City of Toronto, 1929, 5½ p.c. | 4,000 00 | 3,862 40 | 3,862 40 |
| City of Toronto, 1931, 5½ p.c. | 4,000 00 | 3,830 80 | 3,830 80 |
| Prince Albert, P.S. Dist. No. 3, 1964, 1 p.c. to 6 p.c. | 11,513 46 | 11,513 46 | 5,756 73 |
| Eastern Canada Savings and Loan Co., 1923, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Canada Permanent Mortgage Corp., 1925, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Greater Winnipeg Water District, 1922, 5 p.c. | 15,000 00 | 14,487 88 | 14,487 88 |
| Total par, book and market values | $ 210,643 33 | $ 208,289 13 | $ 199,580 53 |

SCHEDULE C.

Stocks owned by the Company, viz.:—

| | | | |
|---|---|---|---|
| 400 shares Canada West Securities Corp. (Com.) | $40,000 00 | $ 0,000 00 | $ 28,000 00 |
| 50 shares Wm. Pearson Co., Ltd. (preferred) | 5,000 00 | 5,000 00 | 3,750 00 |
| 5 shares Can. Pac. Ry. | 500 00 | 602 42 | 680 00 |
| Total par, book and market values | $ 45,500 00 | $ 45,602 42 | $ 32,430 00 |

## BRITISH TRADERS' INSURANCE COMPANY (LIMITED)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, J. A. PLUMMER—General Manager, C. MONTAGUE EDE—Principal Office, Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto, Ont.

(Established 1865. Commenced business in Canada, Feb. 20, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 4,866,666 67 |
| Amount subscribed | 2,336,000 00 |
| Amount paid thereon in cash | 934,400 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| Bond on deposit with Receiver General:— | Par value. | Market value. | |
|---|---|---|---|
| British Government War Loan Stock, 1929/1947, 5 p.c. | $ 345,533 34 | $ 313,170 00 | |
| Carried out at market value | | | $ 313,170 00 |

*Other Assets in Canada.*

| Bond held by the Company:— | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | $ 100,000 00 | $ 100,000 00 | |
| Carried out at market value | | | 100,000 00 |
| Cash at head office in Canada | | | 5,361 37 |
| Cash in banks, viz:— | | | |
| Imperial Bank of Canada, Toronto | | $ 69,572 01 | |
| Canadian Bank of Commerce, Vancouver, B.C | | 35,405 37 | |
| Total cash in banks | | | 104,977 38 |
| Agents' balances and premiums uncollected, viz:— | | | |
| Fire ($2,925.05 on business prior to Oct. 1, 1920) | | $ 40,036 14 | |
| Automobile (A) $72.54 on business prior to Oct. 1, 1920) | | 1,550 95 | |
| Automobile (B) | | 2,222 53 | |
| Total | | | 43,809 62 |
| Reinsurance losses due | | | 24 78 |
| Total assets in Canada | | | $ 567,343 15 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 19,420 00 | |
| " " fire claims resisted, not in suit (accrued in previous years) | 2,000 00 | |
| " " automobile (A) claims, unadjusted | 17,174 00 | |
| " " automobile (B) claims, unadjusted | 2,357 04 | |
| " " automobile (B) claims, resisted in suit | 250 00 | |
| Total amount of unsettled claims | | $ 41,201 04 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 164,232 85 | |
| Automobile (A) | 32,142 83 | |
| Automobile (B) | 26,997 70 | |
| Total, $223,373.38; carried out at 80 per cent | | 178,698 70 |
| Taxes due and accrued | | 8,150 55 |
| Commission on profits | | 2,200 00 |
| Total liabilities in Canada | | $ 230,250 29 |

BRITISH TRADERS—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 336,446 92 | 76,165 50 | 66,030 32 | 139,357 08 |
| Less reinsurance | 4,350 91 | 384 32 | 27 25 | 19,471 35 |
| Less return premiums | 61,376 06 | 10,170 09 | 11,133 59 | 1,093 62 |
| Total deduction | 65,726 97 | 10,554 41 | 11,160 84 | 20,564 97 |
| Net cash received | 270,719 95 | 65,611 09 | 54,869 48 | 118,792 11 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 509,992 63 |
| Cash received for interest on investments | | 2,659 02 |
| Total income in Canada | $ | 512,651 65 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile "A" | Automobile "B" | Hail. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 23,452 68 | 281 75 | 1,813 97 | 343 85 |
| Less savings and salvage | | | 110 00 | |
| Net payment for said claims | | | 1,703 97 | |
| Paid for claims occurring during the year | 102,197 67 | 46,208 79 | 25,286 06 | 54,761 10 |
| Less savings and salvage | 1,695 86 | 11,862 08 | 2,080 13 | |
| Less reinsurance | | 172 84 | | 7,792 80 |
| Total deduction | | 12,034 92 | | |
| Net payment for said claims | 100,501 81 | 34,173 87 | 23,205 93 | 46,968 30 |
| Total net payment for said claims | 123,954 49 | 34,455 62 | 24,909 90 | 47,312 15 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 230,632 16 |
| Commission and brokerage, fire, $70,818.61; other, $59,506.50 | | 130,325 11 |
| Paid for taxes, fire, $7,042.84; other, $4,965 09 | | 12,007 93 |
| *Salaries, fees and travelling expenses:—Salaries, Chief Agency, $11,238.00; general and special agents, $3,133.82; travelling expenses, chief agency, $3,336.04 | | 17,707 86 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,900.63; furniture and fixtures, $1,131.32; legal expenses, $315.00; maps and plans, $747.35; postage, telegrams, telephones and express, $1,963.38; printing and stationery, $8,607.27; rents, $1,704.31; underwriters' boards, associations, etc., $3,926.99; sundries, $1,626.63 | | 21,922 88 |
| Total expenditure in Canada | $ | 412,595 94 |

* (Of which $9,690.91 belongs to Fire business.)
† (Of which $15,702.57 belongs to Fire business.)

BRITISH TRADERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business | | |
|---|---|---|---|
| | Fire | | Automobile (A) |
| | Amount | Premiums | Premiums |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 15,158,343 | 177,280 67 | 10,160 52 |
| Taken in 1920, New and Renewed | 28,492,549 | 349,370 55 | 76,957 92 |
| Totals | 43,650,892 | 526,651 22 | 87,118 44 |
| Less ceased | 18,557,445 | 216,456 94 | 22,444 15 |
| Gross in force at end of 1920 | 25,093,447 | 310,194 28 | 64,674 29 |
| Les reinsured | 210,650 | 3,715 21 | 388 63 |
| Net in force at end of 1920 | 24,882,797 | 306,479 07 | 64,285 66 |

| Risks and Premiums | Class of Business | |
|---|---|---|
| | Automobile (B) | Hail |
| | Premiums | Premiums |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 15,939 10 | ..... |
| Taken in 1920, New and Renewed | 66,590 89 | 139,357 08 |
| Totals | 82,529 99 | 139,357 08 |
| Less ceased | 28,507 34 | ..... |
| Gross in force at end of 1920 | 54,022 65 | ..... |
| Less reinsured | 27 25 | ..... |
| Net in force at end of 1920 | 53,995 40 | ..... |

(*For General Business Statement, see Appendix.*)

## CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, R. HILL STEWART—Secretary, T. McMASTER—Principal Office, Edinburgh, Scotland—Manager in Canada, J. G. BORTHWICK—Head Office in Canada, Montreal.

(Organized in 1805. Incorporated June 18, 1846. Commenced business in Canada, February, 1883.)

### CAPITAL

| | |
|---|---|
| Amount of joint stock capital authorized, £1,000,000 | $ 4,866,666 67 |
| Amount subscribed, £537,500 | 2,615,833 33 |
| Amount paid thereon in cash, £107,500 | 523,166 67 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | $ 501,702 94 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks:— | | |
| Molsons Bank, Montreal (Manager's account) | $ 5,436 09 | |
| Molsons Bank, Montreal (deposit account) | 50,942 50 | |
| Molsons Bank, Vancouver, B.C. | 2,312 35 | |
| Sterling Bank of Canada, Winnipeg (N.W. Branch) | 2,705 37 | |
| Total cash in banks | | 61,396 31 |
| Agents' balances and premiums uncollected ($900.30 was on business issued prior to Oct. 1, 1920) | | 52,307 77 |
| Maps, plans, and office furniture | | 15,000 00 |
| Total assets in Canada | | $ 630,407 02 |

### LIABILITIES IN CANADA

| | | |
|---|---|---|
| Net amount of claims, unadjusted ($1,000 accrued in previous years) | $ 33,698 81 | |
| Net amount of claims, resisted, in suit (accrued in previous years) | 10,000 00 | |
| Total net amount of unsettled claims | | $ 43,698 81 |
| Reserve of unearned premiums, $436,411.97; carried out at 80 per cent | | 349,129 57 |
| Taxes due and accrued | | 40,484 62 |
| Total liabilities in Canada | | $ 433,313 00 |

### INCOME IN CANADA

| | | |
|---|---|---|
| Gross cash received for premiums | $ 719,976 38 | |
| Deduct reinsurances, $105,326.18; return premiums, $91,003.80 | 196,329 98 | |
| Net cash received for premiums | | $ 523,646 40 |
| Interest on deposit paid direct to head office | | 21,537 88 |
| Interest on bank account, etc. | | 4,788 21 |
| Total income in Canada | | $ 549,972 49 |

CALEDONIAN—*Concluded.*

EXPENDITURE IN CANADA

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 30,876 38 | |
| Deduct savings and salvage, $38.20; reinsurances, $3,722.12 | 3,760 32 | |
| Net amount paid for said claims | $ 27,116 06 | |
| Amount paid for claims occurring during the year | $ 231,620 77 | |
| Deduct reinsurances | 45,621 70 | |
| Net amount paid in claims | $ 185,999 07 | |
| Total net amount paid for claims | | $ 213,115 13 |
| Commission or brokerage | | 99,123 24 |
| Salaries, Head Office officials, $44,912.66; auditors' fees, $650; travelling expenses, officials, $5,649.86 | | 51,212 52 |
| Paid for taxes (including war taxes) | | 15,069 28 |
| Miscellaneous expenditure, viz.:—Printing and stationery, $4,996.55; advertising, $851.19; postage and telegrams, $2,243.59; maps and plans, $2,456.15; legal expenses, $112; charges, telephone, express, etc., $3,326.66; rents, $5,524.18; underwriters' tariff associations, etc., $5,875.03; furniture and fixtures, $1,800.02 | | 27,185 37 |
| Total expenditure in Canada | | $ 405,705 54 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 74,966,823 | $ 822,263 36 |
| Taken during 1920—new | 49,676,957 | 511,717 28 |
| renewed | 18,132,674 | 209,112 57 |
| Total | $142,776,454 | $ 1,543,093 21 |
| Less ceased | 57,622,255 | 593,304 81 |
| Gross in force at end of 1920 | $ 85,154,199 | $ 949,788 40 |
| Less reinsured | 10,961,925 | 118,484 41 |
| Net in force at end of 1920 | $ 74,192,274 | $ 831,303 99 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | $ 26,000 00 | $ 26,000 00 |
| British National War Bonds, 1922, 5 p.c. | 14,600 00 | 14,600 00 |
| British National War Bonds, 1924, 5 p.c. | 38,933 33 | 37,400 33 |
| South Australian Govt. Script. Cert., 1921/1923, 5 p.c. | 48,666 67 | 47,206 66 |
| *Cities—* | | |
| Calgary, 1927, 4½ p.c. | 15,000 00 | 13,650 00 |
| Edmonton, 1932, 4½ p.c. | 11,680 00 | 10,161 60 |
| Edmonton, 1952, 4½ p.c. | 8,760 00 | 7,095 60 |
| Hamilton, 1934, 4 p.c. | 48,666 66 | 42,826 66 |
| Montreal perm. deb. stock, 3 p.c. | 15,086 67 | 9,052 00 |
| Montreal stock, 1932, 4 p.c. | 48,666 67 | 43,313 32 |
| Montreal (St. Henri), 1953, 4½ p.c. | 30,000 00 | 26,700 00 |
| Montreal (St. Louis), 1948, 4½ p.c. | 10,000 00 | 8,900 00 |
| Toronto, 1924, 4 p.c. | 13,972 20 | 13,133 86 |
| Toronto, 1925, 4 p.c. | 38,933 33 | 36,207 99 |
| Point Grey (Municipality) 1960, 4½ p.c. | 21,413 33 | 16,488 26 |
| *Schools—* | | |
| Montreal, R.C., 1926, 4 p.c. | 15,000 00 | 13,800 00 |
| Quebec, R.C., 1947, 4½ p.c. | 15,000 00 | 13,500 00 |
| *Miscellaneous—* | | |
| Canada Landed and National Inv. Co., 1921, 5½ p.c. | 24,333 33 | 24,333 33 |
| Canada Permanent Mtge. Corp., 1922, 5½ p.c. | 24,333 33 | 24,333 33 |
| Eastern Canada Loan and Savings Co., 1922, 5½ p.c. | 14,600 00 | 14,600 00 |
| Mortgage Corp. of Nova Scotia *(formerly Acadia Loan Corp.)*, 1920, 5½ p.c. | 9,733 33 | 9,733 33 |
| Toronto Mtge. Corp., 1924, 5½ p.c. | 9,733 33 | 9,733 33 |
| Toronto Mtge. Corp., 1925, 5½ p.c. | 12,166 67 | 12,166 67 |
| Toronto Mtge. Corp., 1922, 5½ p.c. | 14,600 00 | 14,600 00 |
| Toronto Mtge. Corp., 1923, 5½ p.c. | 12,166 67 | 12,166 67 |
| Total on deposit with Receiver General | $ 542,045 52 | $ 501,702 94 |

(*For General Business Statement, see Appendix.*)

## CALEDONIAN-AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. H. POST—Secretary, MILWARD PRAIN—Principal Office, New York, N.Y.—Chief Agent in Canada, J. G. BORTHWICK—Head Office in Canada, Montreal, Que.

(Incorporated, 1897. Dominion license issued February 10, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 200,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | $ 50,000 00 | $ 50,000 00 |
| Carried out at market value | | $ 50,000 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Bank of Montreal, Montreal | $ 9,066 09 | |
| Cash in Bank of Montreal, Winnipeg | 1,417 10 | |
| Cash in Bank of Montreal, Vancouver | 912 00 | |
| Total cash in banks | | 11,395 19 |
| Agents' balances and premiums uncollected ($160.19 written prior to Oct. 1, 1920) | | 11,661 92 |
| Office furniture and plans | | 1,837 16 |
| Total assets in Canada | | 74,894 27 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 752 00 |
| Reserve of unearned premiums, $20,895.54; carried out at 80 p.c. | 16,716 43 |
| Taxes due and accrued | 650 00 |
| Total liabilities in Canada | $ 18,118 43 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 55,476 56 | |
| Deduct reinsurances, $29,958.33; return premiums, $7,471.47 | 37,429 80 | |
| Net cash received for premiums | | $ 18,046 76 |
| Received for interest on bond | | 2,933 34 |
| Total income in Canada | | $ 20,980 10 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims during the year | $ 833 23 | |
| Deduct reinsurances | 589 00 | |
| Total net amount paid for said claims | | $ 244 23 |
| Commission or brokerage | | 3,066 36 |
| Paid for taxes | | 2,987 80 |
| Chief agency salaries, $2,293.48; travelling expenses, $672.54 | | 2,966 02 |
| Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., $68.28; legal expenses, $348.80; rents, $322.15; printing and stationery, $2,576.15; postage, telegrams, telephones and express, $448.48; advertising, $166.15; furniture and fixtures, $109.77; maps and plans, $1,727.39 | | 5,767 17 |
| Total expenditure in Canada | | $ 15,031 58 |

CALEDONIAN-AMERICAN—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Taken in 1920, new and renewed | 6,487,006 | 70,006 88 |
| Less ceased | 1,209,246 | 10,788 20 |
| Gross in force at end of 1920 | 5,277,760 | 59,218 68 |
| Less reinsured | 2,724,104 | 27,974 98 |
| Net in force at end of 1920 | 2,553,656 | 31,243 70 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 595,496 49 |
| Cash on hand, in trust companies and in banks | 16,647 05 |
| Agents' balances and bills receivable | 51,005 34 |
| Reinsurance due on paid losses | 5,520 37 |
| Total | $ 668,669 25 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 4,518 44 |
| Gross assets | $ 673,187 69 |
| Deduct assets not admitted | 23,756 46 |
| Total admitted assets | $ 649,431 23 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 15,646 51 |
| Unearned premiums | 162,096 27 |
| Salaries, rents, etc., due or accrued | 500 00 |
| Federal, state and other taxes due or accrued (estimated) | 5,000 00 |
| Contingentes—rerve | 5,000 00 |
| Total liabilities (excluding capital stock) | $ 188,242 78 |
| Joint capital stock paid in cash | 200,000 00 |
| Surplus over all liabilities | 261,188 45 |
| Total liabilities | $ 649,431 23 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 235,828 98 |
| Interest and dividends | 27,317 54 |
| Total income | $ 263,146 52 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 30,850 56 |
| Expenses of adjustment and settlement of claims | 438 42 |
| Dividends to stockholders | 20,000 00 |
| Commission or brokerage | 54,669 35 |
| Field supervisory expenses | 4,029 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 12,932 57 |
| Rents | 1,364 15 |
| Inspections and surveys (including underwriters' boards and tariff associations) | 1,330 25 |
| Federal taxes | 2,360 68 |
| State taxes on premiums, insurance department licenses and fees | 6,955 32 |
| Gross loss on sale or maturity of bonds and stocks | 3,918 34 |
| All other disbursements | 12,097 39 |
| Total disbursements | $ 150,946 03 |

CALEDONIAN-AMERICAN—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

| | | |
|---|---|---|
| Written or renewed during the year | $ | 49,840,861 00 |
| Premiums thereon | | 460,036 23 |
| Terminated during the year | | 24,880,427 00 |
| Premiums thereon | | 228,570 33 |
| Net in force, December 31, 1920 | | 27,778,136 00 |
| Premiums thereon | | 249,073 37 |

## THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. J. HOLMAN—Secretary, GEO. W. BROOKS—Principal Office, San Francisco, Cal.—Chief Agent in Canada, A. W. Ross—Head Office in Canada, Vancouver.

(Incorporated, 1861. Dominion license issued November 8, 1912).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details see, Schedule B*) | $ 58,930 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Vancouver, B.C. | $ 6,883 01 | |
| Canadian Bank of Commerce, Winnipeg, Man. | 3,672 12 | |
| Union Bank of Canada, Vancouver, B.C. | 3,584 87 | |
| Bank of Toronto, Toronto, Ont. | 8,240 68 | |
| Total cash in banks | | 22,380 68 |
| Interest accrued | | 1,075 00 |
| Agents' balances and premiums uncollected ($436.44 was on business prior to Oct. 1, 1920). | | 14,463 21 |
| Deposited with Western Can. Grain Growers Assoc., Winnipeg | | 1,000 00 |
| Total assets in Canada | | $ 97,848 89 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 2,602 50 |
| Reserve of unearned premiums, $63,569.40; carried out at 80 per cent | 50,855 52 |
| Salaries, rent, etc., due and accrued | 1,000 00 |
| Taxes due and accrued | 4,558 78 |
| Reinsurance premiums | 787 39 |
| Total liabilities in Canada | $ 59,804 19 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 146,780 14 | |
| Deduct reinsurances, $17,256.40; return premiums, $22,417.47 | 39,673 87 | |
| Net cash received for premiums | | $ 107,106 27 |
| Received for interest on investments | | 7,008 38 |
| Total income in Canada | | $ 114,114 65 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 4,478 05 | |
| Less savings and salvage | 23 69 | |
| Net amount paid for said claims | | $ 4,454 36 |
| Amount paid for claims occurring during the year | $ 19,444 86 | |
| Less reinsurances, $2,501.81; savings and salvage, $38.63 | 2,540 44 | |
| Net amount paid for said claims | | $ 16,904 42 |

THE CALIFORNIA—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount paid for claims | | $ 21,358 78 |
| Commission or brokerage | | 23,954 07 |
| Commission on profits | | 781 41 |
| Taxes | | 3,589 67 |
| Paid for salaries, fees and all other charges of officials, viz.:—Salaries and bonuses of chief agency officials, $2,375.77; do., other, $1,296.34; travelling expenses, officials, $608.72; other, $261.77 | | 4,542 60 |
| Miscellaneous expenditure, viz.: Maps and plans, $1,432.23; postage, telegrams, express and exchange, $735.63; printing and stationery, $379.23; legal expenses, $4.36; underwriters' boards, tariff associations, etc., $1,136.23; advertising, $53.63; sundries, $310.37; loss expenses, $450.22; fiurniture and fixtures, $18.41; rents, $252.05 | | 4,772 36 |
| Total expenditure in Canada | | $ 59,008 89 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 5,937 310 | $ 92,327 01 |
| Taken during 1920, new and renewed | 18,004,072 | 152,384 86 |
| Total | $ 23,941,382 | $ 244,711 87 |
| Deduct terminated | 12,643,666 | 102,439 31 |
| Gross in force at end of 1920 | $ 11,297,716 | $ 142,272 56 |
| Deduct reinsured | 1,524,852 | 19,934 18 |
| Net in force at end of 1920 | $ 9,772,864 | $ 122,338 38 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada, Victory Loan, 1933, 5½ p.c. | $ 5,000 00 | $ 5,000 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 1,000 00 | 990 00 |
| *Cities*— | | |
| Brandon, Man., 1952, 4½ p.c. | 10,000 00 | 8,400 00 |
| Brantford, Ont., 1944, 5 p.c. | 6,000 00 | 5,940 00 |
| Calgary, Alta., 1927, 4½ p.c. | 10,000 00 | 9,100 00 |
| New Westminster, B.C., 1931, 4½ p.c. | 10,000 00 | 8,600 00 |
| *District*— | | |
| North Vancouver, B.C., 1961, 5 p.c. | 10,000 00 | 8,400 00 |
| Oak Bay, B.C., 1962, 5 p.c. | 5,000 00 | 4,200 00 |
| *School*— | | |
| Winnipeg, 1943, 4 p.c. | 10,000 00 | 8,300 00 |
| Total on deposit with Receiver General | $ 67,000 00 | $ 58,930 00 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 417,343 13 |
| Mortgage loans on real estate, first liens | 458,145 57 |
| Loans secured by pledge of bonds, stocks, etc. | 15,000 00 |
| Book value of bonds and stocks owned by the company | 1,548,872 68 |
| Cash on hand, in trust companies and in banks | 510,504 27 |
| Agents' balances | 430,211 61 |
| Bills receivable | 4,196 40 |
| Disbursements due to failure of American Union Insurance Co. | 6,316 07 |
| Deposit with Western Canada Grain Growers Assoc. | 1,000 00 |
| Losses recoverable from reinsurers | 39,488 17 |
| Deposit with State of Alabama | 500 00 |
| Total ledger assets | $ 3,431,577 90 |

THE CALIFORNIA—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 27,572 31 |
| Gross assets | $ 3,459,150 21 |
| Deduct assets not admitted | 63,355 85 |
| Total admitted assets | $ 3,395,794 36 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 191,263 79 |
| Total unearned premiums | 1,498,313 50 |
| Federal, state and other taxes due or accrued (estimated) | 70,000 00 |
| Salaries, rents, etc., due or accrued | 5,000 00 |
| Payments by employees on account Liberty Bonds purchased by them | 495 00 |
| Commission, brokerage and other charges, due or to become due to agents and brokers | 15,000 00 |
| Interest received in advance | 208 00 |
| Total liabilities, excluding capital stock | $ 1,780,280 29 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus over all liabilities | 615,514 07 |
| Total liabilities | $ 3,395,794 36 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,175,986 52 |
| Received for interest and dividends | 101,926 26 |
| Rents | 5,365 50 |
| Income from all other sources | 495 00 |
| Agents' balances previously charged off | 110 00 |
| Total income | $ 2,283,883 28 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 813,398 96 |
| Expenses of adjustment and settlement of claims | 46,342 77 |
| Rents | 10,520 76 |
| Allowances to agencies for miscellaneous agency expenses | 446,591 99 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 139,627 71 |
| Inspections, surveys, underwriters' boards and tariff associations | 24,470 96 |
| Federal taxes | 35,649 31 |
| State taxes on premiums, Insurance Department licenses and dfees | 40,826 06 |
| Field supervisory expenses | 86,586 03 |
| Gross decrease by adjustment in book value of bonds and stocks | 1,786 60 |
| Gross loss on sale or maturity of bonds | 42 |
| All other disbursements | 109,584 19 |
| Total disbursements | $ 1,755,385 76 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $314,737,017 00 |
| Premiums thereon | 3,381,116 26 |
| Amount of policies terminated | 212,340,971 00 |
| Premiums thereon | 2,340,003 19 |
| Net amount in force at December 31, 1920 | 188,315,103 00 |
| Premiums thereon | 2,136,689 44 |

MARINE RISKS.

| | |
|---|---|
| Net amount in force December 31, 1920 | $ 30,176,000 00 |
| Premiums thereon | 586,723 97 |

## THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, S. H. EWING—Vice-President, Hon. N. CURRY—Secretary, T. H. HUDSON—Managers, T. H. HUDSON and H. F. RODEN—Principal Office, Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914, its power was further extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917, its power was still further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed | $ 500,000 00 |
| Amount paid thereon in cash | 43,320 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 491,915 23 |
| Book value of stock. *(For details, see Schedule C)* | | 19,400 00 |
| Cash at head office and branches | | 83 78 |
| Cash on deposit with Manitoba Workmen's Compensation Board | | 5,000 00 |
| Cash on deposit with Western Canada Grain Growers Association | | 1,000 00 |
| Cash in banks, viz:— | | |
| Molsons Bank, Montreal, savings account, $20,346.75; current account, $4,431.12 | $ 24,777 87 | |
| Molsons Bank, Winnipeg | 9,575 49 | |
| Molsons Bank, Vancouver | 5,988 67 | |
| Bank of Hochelaga, Montreal | 5,242 07 | |
| Bank of Nova Scotia, St. John, N.B | 7,631 46 | |
| Royal Bank, St. John, N.B | 2,685 11 | |
| Total cash in banks | | 55,900 67 |
| Balance with Associated Companies, Manitoba | | 19,295 52 |
| Deposit with Quebec Associated Companies Reinsurance Bureau | | 1,272 79 |
| Other ledger assets | | 1,300 00 |
| Total ledger assets | | $ 595,167 99 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $375; accrued, $3,565.97 | | 3,940 97 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($3,447.21 on business prior to Oct. 1, 1920) | $ 34,827 11 | |
| Accident ($586.03 on business prior to Oct. 1, 1920) | 9,091 64 | |
| Automobile, (A), ($874.71 on business prior to Oct. 1, 1920) | 4,539 45 | |
| Automobile, (B), ($1,054.53 on business prior to Oct. 1 1920) | 4,654 38 | |
| Burglary ($4.50 on business prior to Oct. 1, 1920) | 1,837 30 | |
| Liability ($441.68 on business prior to Oct. 1, 1920) | 19,658 91 | |
| Guarantee ($38.97 on business prior to Oct. 1, 1920) | 1,806 62 | |
| Plate Glass ($91.29 on business prior to Oct. 1, 1920) | 4,879 81 | |
| Sickness ($268.04 on business prior to Oct. 1, 1920) | 8,435 67 | |
| Total | $ 89,730 89 | |
| Less commission | 8,606 26 | |
| Net amount of agents' balances and premiums uncollected | | 81,124 63 |
| Plans | | 1,325 90 |
| Amount due for reinsurance losses (accident) | | 5 78 |
| Balance due by fire treaty companies | | 266 48 |
| Total assets | | $ 681,831 75 |

THE CANADA ACCIDENT—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted, ($45 accrued prior to 1920) | $ 10,019 09 | |
| Net amount of accident claims, unadjusted ($750 accrued prior to 1920) | 2,805 00 | |
| Net amount of automobile (A) claims, unadjusted; ($50 accrued prior to 1920) | 2,445 00 | |
| Net amount of automobile (A) claims, resisted, in suit | 200 00 | |
| Net amount of automobile (B) claims, unadjusted ($3,825 accrued prior to 1920) | 11,170 00 | |
| Net amount of burglary claims, unadjusted | 675 00 | |
| Net amount of liability claims, unadjusted ($5,887.60 accrued prior to 1920) | 52,846 86 | |
| Net amount of guarantee claim, unadjusted ($200 accrued prior to 1920) | 1,450 00 | |
| Net amount of plate glass claims, unadjusted ($385 accrued prior to 1920) | 2,570 00 | |
| Net amount of sickness claims, unadjusted ($75 accrued prior to 1920) | 3,800 00 | |
| Total net amount of unsettled claims | | $ 87,980 95 |
| Present value of liability claims payable by instalments not yet due | | 2,400 00 |
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 84,642 90 | |
| Accident | 26,140 17 | |
| Automobile (A) | 19,476 06 | |
| Automobile (B) | 32,010 81 | |
| Burglary | 4,675 21 | |
| Liability | 21,006 02 | |
| Guarantee | 9,588 56 | |
| Plate Glass | 18,000 55 | |
| Sickness | 17,032 90 | |
| Total reserve, $232,573.24; carried out at 80 per cent | | 186,058 59 |
| Due and accrued for taxes | | 7,500 00 |
| Reserve on unlicensed fire insurance, unsecured | | 69,475 08 |
| Reinsurance premiums: fire, $1,632.47; accident $340.76; automobile (A), $1,363.63; automobile (B), $469.96; burglary, $165.49; liability, $357.73; guarantee, $32.50; sickness, $229.40; total $4,591.94 less 27½%, carried out at | | 3,329 16 |
| Investment Reserve Fund | | 22,372 79 |
| Special reserve for automobile claims | | 15,000 00 |
| All other liabilities | | 5,098 98 |
| Total liabilities | | $ 399,215 55 |
| Excess of assets over all liabilities | | $ 282,616 20 |
| Capital stock paid in cash | | 43,320 00 |
| Surplus of assets over all liabilities and paid up capital | | $ 239,296 20 |

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A.) | Automobile (B.) |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 337,278 1 | 77,792 58 | 66,230 11 | 96,734 11 |
| Less reinsurance | 61,580 35 | 5,519 95 | 11,797 09 | 1,247 62 |
| Less return premiums | 55,449 66 | 18,295 57 | 16,05 31 | 28,868 14 |
| Total deduction | 217,030 01 | 23,815 52 | 27,850 40 | 30,115 76 |
| Net cash received | 120,248 09 | 53,977 06 | 38,379 71 | 66,618 35 |

THE CANADA ACCIDENT—*Continued.*

INCOME—*Concluded.*

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 11,927 66 | 164,250 35 | 25,165 65 | 39,849 55 | 56,712 50 |
| Less reinsurance | 1,624 59 | 9,297 64 | 1,395 87 | ..... | 3,448 59 |
| Less return premiums | 2,010 71 | 16,332 82 | 3,145 79 | 10,666 45 | 17,035 43 |
| Total deduction | 3,635 30 | 25,630 46 | 4,541 66 | ..... | 20,484 02 |
| Net cash received | 8,292 36 | 138,619 89 | 20,623 99 | 29,183 10 | 36,228 48 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 512,171 03 |
| Cash received for interest on investments | | 28,541 78 |
| Total income | $ | 540,712 81 |

EXPENDITURE

| Claims | Class of Business | | | | |
|---|---|---|---|---|---|
| | Fire | Accident | Automobile (A) | Automobile (B) | Burglary |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 8,524 76 | 12,286 78 | 10,018 34 | 3,021 96 | ..... |
| Less savings and salvage | 364 23 | ..... | ..... | ..... | ..... |
| Less reinsurances | 3,348 06 | 5,000 00 | 791 08 | 9,75 | ..... |
| Total deduction | 3,712 29 | ..... | ..... | ..... | ..... |
| Net paid for said claims | 4,812 47 | 7,286 78 | 9,227 26 | 3,012 21 | |
| Paid for claims occuring during the year | 124,490 73 | 33,685 40 | 21,048 14 | 26,987 65 | 2,030 31 |
| Less reinsurances | 78,205 48 | 8,849 76 | 3,705 57 | 1,097 93 | 113 58 |
| Net paid for said claims | 46,285 25 | 24,835 64 | 17,342 57 | 25,889 72 | ..... |
| Total net paid for said claims | 51,097 72 | 32,122 42 | 26,569 83 | 28,901 93 | 1,916 73 |

| Claims | Class of Business | | | |
|---|---|---|---|---|
| | Liability | Guarantee | Plate Glass | Sickness |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 42,190 77 | 1,057 11 | 1,270 44 | 3,186 05 |
| Paid for claims occurring during the year | 32,386 96 | 4,194 95 | 14,282 02 | 26,134 13 |
| Less reinsurances | 1,804 46 | ..... | ..... | 2,214 68 |
| Net paid for said claims | 30,582 50 | ..... | ..... | 23,919 45 |
| Total net paid for said claims | 72,773 27 | 5,252 06 | 15,552 46 | 27,105 50 |

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 261,291 92 |
| Paid for dividends | 4,332 00 |
| Commission and brokerage, fire, $16,123.07; other $90,797.47 | 106,920 54 |
| Taxes, fire, $7,318.88; other, $9,813.39 | 17,132 27 |
| *Salaries, fees and travelling expenses—Salaries, head office officials, $55,583.23; directors, $2,600; auditors' fees and pay roll audits, $52; travelling expenses, officials, $8,695.62 | 66,930 85 |
| †Miscellaneous expenditure, viz.—Advertising, $1,055.12; furniture and fixtures, $1,115.27; legal expenses, $234.39; maps and plans, $725.90; postage, telegrams, telephones and express, $2,894.52; printing and stationery, $8,050.51; rent and light, $4,455.43; underwriters' boards, tariff associations, etc., $4,092.53; general expenses, $3,186.77; Manitoba W.C. Board, administration expenses, $3,885.58; bad debts, $8.40; inspections and surveys, $624.78 | 30,329 20 |
| Total expenditure | $ 486,936 78 |

*($28,741.47 belongs to Fire business.)
†($10,232.28 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS

| | |
|---|---|
| Net ledger assets at December 31, 1919 | $ 541,391 96 |
| Amount of income as above | 540,712 81 |
| Total | $ 1,082,104 77 |
| Amount of expenditure as above | 486,936 78 |
| Balance, net ledger assets, December 31, 1920 | $ 595,167 99 |

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 136,613 62 |
| Amount of commission thereon | 40,984 09 |
| Amount of losses recovered from said companies | 72,377 76 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $65,776.37; carried out at 80 per cent | 52,621 10 |
| Amount of losses due and recoverable from such companies | 16,587 50 |

SUMMARY OF RISKS AND PREMIUMS

| Risks and Premiums | Class of Business | | | |
|---|---|---|---|---|
| | Fire | | Accident | Automobile (A) |
| | Amount | Premiums | Premiums | Premiums |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 17,467,744 | 195,941 77 | 57,165 18 | 38,550 87 |
| Taken in 1920, new and renewed | 31,077,794 | 338,574 63 | 78,809 40 | 68,071 83 |
| Totals | 48,545,538 | 534,516 40 | 135,974 58 | 106,622 70 |
| Less ceased | 21,327,390 | 233,866 89 | 79,233 72 | 55,607 76 |
| Gross in force at end of 1920 | 27,218,148 | 300,649 51 | 56,740 86 | 51,014 94 |
| Less reinsured | 13,443,431 | 152,057 82 | 4,460 51 | 12,062 81 |
| Net in force at end of 1920 | 13,774,717 | 148,591 69 | 52,280 35 | 38,952 13 |

THE CANADA ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums | Class of Business | | |
|---|---|---|---|
| | Automobile (B) | Burglary | Liability |
| | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 49,602 36 | 5,798 43 | 58,470 71 |
| Taken in 1920, new and renewed | 97,583 70 | 13,259 46 | 167,876 33 |
| Totals | 147,186 06 | 19,057 89 | 226,347 04 |
| Less ceased | 81,880 89 | 8,523 28 | 181,811 59 |
| Gross in force at end of 1920 | 65,305 17 | 10,534 61 | 44,535 45 |
| Less reinsured | 1,283 54 | 1,536 40 | 2,250 80 |
| Net in force at end of 1920 | 64,021 63 | 8,998 21 | 42,284 65 |

| Risks and Premiums | Class of Business | | |
|---|---|---|---|
| | Guarantee | Plate Glass | Sickness |
| | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 16,583 30 | 34,199 24 | 39,823 96 |
| Taken in 1920, new and renewed | 23,227 66 | 42,555 28 | 57,026 05 |
| Totals | 39,810 96 | 76,754 52 | 96,850 01 |
| Less ceased | 19,220 39 | 35,104 02 | 59,531 09 |
| Gross in force at end of 1920 | 20,590 57 | 41,650 50 | 37,318 92 |
| Less reinsured | 1,413 45 | | 3,253 00 |
| Net in force at end of 1920 | 19,177 12 | 41,650 50 | 34,065 92 |

SCHEDULE B

Bonds and debentures owned by the company, viz.:—

*On deposit with Receiver General.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada War loan, 1925, 5 p.c. | $ 11,000 00 | $ 10,654 05 | $ 10,890 00 |
| Prov. of Manitoba, 1947, 4 p.c. | 6,000 00 | 5,490 00 | 4,920 00 |
| Prov. of New Brunswick, 1938, 3 p.c. | 9,733 33 | 7,592 00 | 7,202 00 |
| Province of New Brunswick, 1921, 4 p.c. | 5,000 00 | 4,850 00 | 4,800 00 |
| *Cities—* | | | |
| Fort William, 1933, 5 p.c. | 15,000 00 | 14,550 00 | 14,100 00 |
| Montreal (St. Henri), 1951, 4½ p.c. | 8,000 00 | 7,840 00 | 7,200 00 |
| Montreal (St. Louis), 1937, 4 p.c. | 10,000 00 | 9,125 00 | 8,600 00 |
| Montreal (St. Louis), 1929, 4½ p.c. | 5,000 00 | 4,925 00 | 4,700 00 |
| Montreal (St. Paul), 1949, 4½ p.c. | 13,000 00 | 12,675 00 | 11,570 00 |
| Montreal (St. Paul), 1950, 4½ p.c. | 25,000 00 | 24,375 00 | 22,250 00 |
| Winnipeg, 1938, 4 p.c. | 15,000 00 | 13,500 00 | 12,750 00 |
| *Town—* | | | |
| St. Lambert, Que., 1954, 5½ p.c. | 30,000 00 | 30,505 00 | 30,000 00 |
| *Schools—* | | | |
| School Com'rs. of St. Edouard of Fraserville, 1940, 5 p.c. | 23,000 00 | 21,390 00 | 20,010 00 |
| Westmount, Que., 1952, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| Total on deposit with Receiver General | $ 181,733 33 | $ 173,351 05 | $ 164,872 00 |

THE CANADA ACCIDENT—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company, viz.—*Concluded.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Held by the Company—* | | | |
| *Government—* | | | |
| Dom. of Can. inscribed stock, 1909/1934, 3½ p.c. | $ 37,960 00 | $ 34,164 00 | $ 30,748 00 |
| Dom. of Can. War Loan, 1925, 5 p.c. | 14,000 00 | 13,559 70 | 13,860 00 |
| Dom. of Can. War Loan, 1931, 5 p.c. | 25,000 00 | 24,375 00 | 24,750 00 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 5,000 00 | 4,693 75 | 4,693 75 |
| *Cities—* | | | |
| Lachine, 1940, 4 p.c. | 6,000 00 | 4,980 00 | 4,860 00 |
| Lachine, 1952, 4½ p.c. | 15,000 00 | 13,162 00 | 12,750 00 |
| Montreal West, 1954, 5 p.c. | 6,000 00 | 5,340 00 | 5,640 00 |
| Stratford, 1936, 4 p.c. | 8,000 00 | 6,880 00 | 6,880 00 |
| Sydney, N.S., 1932, 4 p.c. | 5,000 00 | 4,400 00 | 4,250 00 |
| Three Rivers, 1956, 4½ p.c. | 15,000 00 | 13,125 00 | 12,600 00 |
| Three Rivers, 1958, 4½ p.c. | 12,000 00 | 10,440 00 | 10,080 00 |
| Vancouver, 1939, 3½ p.c. | 4,000 00 | 3,210 00 | 2,920 00 |
| Winnipeg, 1935, 3½ p.c. | 2,000 00 | 1,680 00 | 1,600 00 |
| *Towns—* | | | |
| Maisonneuve, 1946, 4½ p.c. | 5,000 00 | 4,575 00 | 4,150 00 |
| Valleyfield, 1926, 4 p.c. | 5,000 00 | 4,350 00 | 4,400 00 |
| Vaudreuil, 1929, 4½ p.c. | 5,000 00 | 4,350 00 | 4,350 00 |
| Verdun, 1929, 4 p.c. | 2,000 00 | 1,760 00 | 1,740 00 |
| Verdun, 1939, 5 p.c. | 5,000 00 | 4,912 00 | 4,750 00 |
| *District—* | | | |
| Dewdney, Dyking, 1948, 5 p.c. | 15,000 00 | 15,000 00 | 14,550 00 |
| *Parochial Loan—* | | | |
| Parish Tres St. Redempteur, 1921 to 1945, 5 p.c. | 6,640 19 | 4,502 73 | 5,940 69 |
| *Schools—* | | | |
| Municipality of Dorval, R.C., 1932, 5 p.c. | 15,000 00 | 13,500 00 | 13,650 00 |
| Hintonburg, R.C., 1922, 5 p.c. | 2,500 00 | 2,500 00 | 2,425 00 |
| Longue Pointe, R.C., 1951, 5 p.c. | 5,000 00 | 4,800 00 | 4,400 00 |
| Longue Pointe, R.C., 1952, 5 p.c. | 10,000 00 | 9,600 00 | 8,800 00 |
| Municipality of Maisonneuve, 1937, 5 p.c. | 10,000 00 | 9,650 00 | 9,000 00 |
| Montreal (St. Henri), R.C., 1949, 4½ p.c. | 11,000 00 | 9,680 00 | 9,350 00 |
| Montreal (Youville), 1952, 5 p.c. | 10,000 00 | 9,500 00 | 8,900 00 |
| St. Edouard de Fraserville, 1940, 5 p.c. | 3,000 00 | 2,790 00 | 2,610 00 |
| Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c. | 20,000 00 | 17,400 00 | 15,600 00 |
| St. Gregoire Le Thaumaturge, 1950, 4½ p.c. | 20,000 00 | 17,600 00 | 16,200 00 |
| St. Laurent, 1951, 5 p.c. | 5,000 00 | 4,750 00 | 4,400 00 |
| Sherbrooke, R.C., 1942, 5 p.c. | 5,000 00 | 4,725 00 | 4,650 00 |
| Westmount, 1949, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| Westmount, 1951, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| *Railway—* | | | |
| Can. Nor. Ry. 1st mtge (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 12,166 66 | 10,950 00 | 10,463 00 |
| *Miscellaneous—* | | | |
| Windsor Hotel Co., 1931, 4½ p.c. | 5,000 00 | 4,900 00 | 4,350 00 |
| Eastern Canada Savings and Loan Co., 1924, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Total par, book and market values | $ 531,000 18 | $ 491,915 23 | $ 471,942 44 |

SCHEDULE C.

| | | | |
|---|---|---|---|
| Stock owned by the Company, viz.:— | | | |
| 100 shares Molsons Bank stock | $ 10,000 00 | $ 19,400 00 | $ 17,000 00 |

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. H. G. RUSSELL—Vice-Presidents, G. H. ALEXANDER and W. J. BOYD—Managing-Director, W. T. ALEXANDER—Principal Office, Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock or guaranteed capital authorized | $ 3,000,000 00 |
| Amount subscribed | 2,050,400 00 |
| Amount paid thereon in cash | 1,849,736 35 |
| Amount of premium on capital paid in by stockholders since organization | 306,360 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company (Head office building, $164,796.98); various other properties, $170,035.94 | | $ 334,832 92 |
| *Loans secured by mortgages, first liens | | 1,340,693 84 |
| Book value of debentures owned *(For details, see Schedule B)* | | 552,691 37 |
| Book value of stock owned *(For details, see Schedule C)* | | 117,032 09 |
| Cash at head office | | 13,775 43 |
| Cash in bank and trust co., viz.:— | | |
| Royal Bank of Canada, Winnipeg | $ 3,589 03 | |
| Imperial Canadian Trust Co., Winnipeg | 25,000 00 | |
| Total cash in bank and trust co | | 28,589 03 |
| Total ledger assets | | $ 2,387,614 68 |
| Deduct market value of stock, under book value | | 56,732 09 |
| | | $ 2,330,882 59 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $192,430.25; accrued, $34,274.17 | 226,704 42 |
| Agents' balances and premiums uncollected ($1,344.82 was on business prior to Oct. 1, 1920) | 43,279 08 |
| Bills receivable held by the Company | 2,015 69 |
| Maps and plans, $10,693.70; furniture and fixtures, $6,160.67 | 16,854 37 |
| Total assets | $ 2,619,736 15 |

### LIABILITIES.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 10,773 00 |
| Reserve of unearned premiums, $196,968.44, carried out at 80 per cent | 157,574 75 |
| Dividends declared but not yet due | 110,503 84 |
| Due for reinsurance premiums | 8,638 97 |
| Taxes due and accrued | 10,800 00 |
| Reserve on unlicensed reinsurance, held on deposit | 72,568 09 |
| Contingent reserve fund | 175,000 00 |
| Overdraft Imperial Bank of Canada | 16,718 02 |
| All other liabilities | 38,843 66 |
| Total liabilities | $ 601,420 33 |
| Excess of assets over liabilities | $ 2,018,315 82 |
| Capital paid in cash | 1,849,736 35 |
| Surplus over liabilities nad paid up capital | $ 168,579 47 |

* Including $225,000 guaranteed investment deposit with the Imperial Canadiaa Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

THE CANADA NATIONAL—*Continued.*

INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 392,229 76 | |
| Deduct reinsurance, $127,271.49; return premiums, $59,969.98 | 187,241 47 | |
| Net cash received for premiums | | $ 204,988 29 |
| Received for interest on investments and dividend on stock | | 132,647 92 |
| Rents, H.O. building | | 3,553 00 |
| Appraisal fees | | 124 00 |
| Total | | $ 341,313 21 |
| Received for calls on capital | | 23,778 15 |
| Total income | | $ 365,091 36 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,992 69 | |
| Deduct reinsurances | 3,103 20 | |
| Net amount paid for said claims | $ 3,889 49 | |
| Amount paid for claims occurring during the year | $ 105,974 53 | |
| Deduct reinsurances | 48,581 87 | |
| Net amount paid for said claims | $ 57,392 66 | |
| Total net amount paid for said claims | | $ 61,282 15 |
| Amount of dividends paid during the year | | 109,278 66 |
| Paid for commission or brokerage | | 24,518 44 |
| Paid for salaries: Head Office, branches and inspectors, $41,131.18; directors' fees, $2,400; auditors' fees, $800; travelling expenses, $7,233.34 | | 51,564 52 |
| Paid for taxes | | 23,328 22 |
| Miscellaneous expenditure, viz.: Advertising, $3,838.95; maps and plans, $1,258.28; postage, telegrams, telephones and express, $2,636.96; printing and stationery, $4,450.95; rents, $5,834.65; legal expenses, $60.25; underwriters' association fees, etc., $4,127.99; sundries, $3,086.68; furniture and fixtures, $1,368.50 | | 29,693 21 |
| Total expenditure | | $ 299,665 20 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Balance of net ledger assets, December 31, 1919 | $ 2,194,058 75 |
| Income as above | 365,091 36 |
| Total | $ 2,559,150 11 |
| Expenditure as above | 299,665 20 |
| Balance, net ledger assets, December 31, 1920 ($2,387,614.68 less $128,129.77 ledger liabilities) | $ 2,259,484 91 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 109,097 78 |
| Amount of commission thereon | 30,001 88 |
| Amount of losses recovered from said companies | 48,963 39 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $66,554.50; carried out at 80 per cent | 53,243 60 |
| Amount of losses due and recoverable from such companies | 10,647 00 |
| Amount of reinsurance premiums payable to such companies | 8,638 97 |
| Amount of cash or other securities held as security for recovery of losses | 93,773 04 |

THE CANADA NATIONAL—*Concluded.*

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 31,754,334 | $ 455,892 24 |
| Policies taken during 1920 | 26,364,244 | 388,141 94 |
| Total | $ 58,118,578 | $ 844,034 18 |
| Deduct terminated | 21,226,682 | 316,284 95 |
| Gross in force at end of 1920 | $ 36,891,896 | $ 527,749 23 |
| Deduct reinsured | 10,625,149 | 145,180 39 |
| Net in force at December 31, 1920 | $ 26,266,747 | $ 382,568 84 |

SCHEDULE B.

| Debentures owned:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Dom. of Canada War Loan, 1937, 5 p.c. | $ 55,000 00 | $ 52,691 37 | $ 52,691 37 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 250,000 00 | 250,000 00 | 250,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 250,000 00 | 250,000 00 | 250,000 00 |
| Total par, book and market values | $ 555,000 00 | $ 552,691 37 | $ 552,691 37 |

SCHEDULE C.

| Stock owned and held by the Company:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 1,005 shares Great West Perm. Loan Co. | $ 100,500 00 | $ 117,032 09 | $ 60,300 00 |

*On deposit with Receiver General.

## THE CANADA SECURITY ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, JOHN B. LAIDLAW—Vice-President, Sir JAMES LOUGHEED—Secretary, " A. H. RODGERS—Principal Office, Toronto, Ont.

(Incorporated May 11, 1920, by an Act of the Parliament of Canada, 10-11 Geo. V, chap. 85. Dominion license issued Aug. 28, 1920.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock authorized and subscribed | | $ 500,000 00 |
| Amount paid in cash | | 175,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 326,683 34 |
| Cash at head office | | 1,698 65 |
| Cash in banks, viz.:— | | |
| Canadian Bank of Commerce, Calgary | $ 13,201 87 | |
| Canadian Bank of Commerce, Winnipeg | 3,740 86 | |
| Canadian Bank of Commerce, Montreal | 4,056 18 | |
| Canadian Bank of Commerce, Toronto | 3,963 95 | |
| Bank of Hamilton, Calgary | 8,000 00 | |
| Total cash in banks | | 32,962 86 |
| Total ledger assets | | $ 361,344 85 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds and debs. over book value | | 25,598 00 |
| Interest accrued | | 3,182 92 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($6,486.58 on business prior to Oct. 1, 1920) | $ 38,869 63 | |
| Automobile (A) ($176.12 on business prior to Oct. 1, 1920) | 984 28 | |
| Automobile (B) ($195.50 on business prior to Oct. 1, 1930) | 1,182 00 | |
| Hail (on business prior to Oct. 1, 1920) | 54,283 27 | |
| Total | | 95,319 18 |
| Reinsurance losses due (fire) | | 415 43 |
| Total assets | | $ 485,860 38 |

### LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, unadjusted | $ 10,302 00 | |
| Automobile (B), unadjusted | 625 00 | |
| Hail, adjusted and unpaid | 2,396 14 | |
| Total net amount of unsettled claims | | $ 13,323 14 |
| Reserve of unearned premiums— | | |
| Fire | $ 69,266 31 | |
| Auto (A) | 1,818 71 | |
| Auto (B) | 2,940 75 | |
| Total, $74,025.77; carried out at 80 per cent | | 59,220 62 |
| Taxes, due and accrued | | 11,822 70 |
| Reinsurance premiums (net) (fire) | | 7,485 79 |
| All other liabilities | | 86,469 22 |
| Total liabilities (except capital stock) | | $ 178,321 47 |
| Excess of assets over liabilities | | $ 307,538 91 |
| Capital stock paid in cash | | 175,000 00 |
| Surplus over liabilities and capital | | $ 132,538 91 |

THE CANADA SECURITY—*Continued.*

LIABILITIES—*Concluded*

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 212,546 05 | 3,408 91 | 5,353 81 | 654,925 49 | |
| Less reinsurance | 109,162 76 | 299 73 | 79 66 | 348,796 60 | |
| Less return premiums | 34,496 15 | 456 05 | 621 34 | 15,768 31 | |
| Total deduction | 143,658 91 | 755 78 | 701 00 | 364,564 91 | |
| Net cash received | 68,887 14 | 2,653 13 | 4,652 81 | 290,360 58 | |
| Net cash received for premiums for all classes of business | | | | | $ 366,553 66 |
| Cash received for interest on investments | | | | | 14,436 15 |
| Hail premiums previously written off | | | | | 322 40 |
| Total | | | | | $ 381,312 21 |
| Received for increased capital | | | | | 25,000 00 |
| Total income | | | | | $ 406,312 21 |

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | | | | 766 31 | |
| Paid for claims occurring during the year | 69,347 21 | 86 43 | 950 90 | 323,351 85 | |
| Less savings and salvage | 3,704 46 | | 12 50 | | |
| Less reinsurance | 36,823 15 | | 26 10 | 170,625 91 | |
| Total deduction | 40,527 61 | | 38 60 | | |
| Net payment for said claims | | | | 152,725 94 | |
| Total net payment for claims | 28,819 60 | 86 43 | 912 30 | 153,492 25 | |
| Total net payments for claims for all classes of business | | | | | $ 183,310 58 |
| Dividends paid stockholders | | | | | 25,000 00 |
| Commission and brokerage: fire, $8,024.62; other, $25,469.17 | | | | | 33,493 79 |
| Paid for commission on profits | | | | | 18,918 19 |
| Taxes, fire, $2,857.55; other, $11,456.12 | | | | | 14,313 67 |
| *Salaries, fees and travelling expenses: Salaries of head office officials and staff, $45,528.99; fees: directors, $960; auditors, $185; travelling expenses, officials, $10,892.36; | | | | | 57,566 35 |
| †Miscellaneous expenditure, viz.: Advertising, $2,610.30; postage, telegrams, telephones and express, $1,514.40; printing and stationery, $10,635.89; rents, $2,021.46; sundry expenses, $5,270.99; furniture and fixtures, $478.50; underwriters' boards, etc., $619.81; legal fees, $1,157.28; maps and plans, $1,554.89 | | | | | 25,863 52 |
| Total expenditure | | | | | $ 358,466 10 |

*(Of which $34,902.73 belongs to fire business.)
†(Of which $16,939.63 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | | $ 247,729 52 |
| Amount of cash income as above | | 406,312 21 |
| Total | | $ 654,041 73 |
| Amount of cash expenditure as above | $ 358,466 10 | |
| Amount written off ledger assets | 20,700 00 | |
| | | 379,166 10 |
| Balance, net ledger assets at December 31, 1920 ($361,344.85 less $86,469.22 ledger liability) | | $ 274,875 63 |

THE CANADA SECURITY—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 68,313 81 |
| Amount of commission thereon | 20,494 14 |
| Amount of losses recovered from said companies | 21,313 86 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $31,977.71; carried out at 80 per cent | 25,582 16 |
| Amount of losses due and recoverable from such companies | 8,339 00 |
| Amount of reinsurance premiums payable to such companies | 26,505 81 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | Automobile ("A"). |
|---|---|---|---|
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Policies in force at end of 1919 | 2,495,631 | 50,487 01 | |
| Taken during the year—new and renewed | 26,297,974 | 233,478 34 | 4,393 19 |
| Total | 28,793,605 | 283,965 35 | |
| Less ceased | 11,815,552 | 69,916 50 | 456 05 |
| Gross in force at end of 1920 | 16,978,053 | 214,048 85 | 3,937 14 |
| Less reinsured | 9,047,791 | 99,907 04 | 299 73 |
| Net in force at end of 1920 | 7,930,262 | 114,141 81 | 3,637 41 |

| Risks and Premiums. | Automobile (B) Premiums. | Hail. Premiums. |
|---|---|---|
| | $ cts. | $ cts. |
| Taken during the year—new and renewed | 6,535 81 | 696,255 03 |
| Less ceased | 574 64 | 696,255 03 |
| Gross in force at end of 1920 | 5,961 17 | |
| Less reinsured | 79 66 | |
| Net in force at end of 1920 | 5,881 51 | |

SCHEDULE B.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debentures owned by the Company— | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 200 00 | $ 200 00 | $ 198 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 100 00 | 100 00 | 100 00 |
| *Dom. of Canada Victory Loan, 1934, 5½ p.c. | 320,000 00 | 294,400 00 | 320,000 00 |
| Province of Ontario, 1935, 6 p.c. | 25,000 00 | 23,250 00 | 23,250 00 |
| Canada Permanent Mortgage Corp., 1925, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| *Schools*— | | | |
| Glenmore, 1921-1924, 8 p.c. | 2,000 00 | 2,000 00 | 2,000 00 |
| Science Hill, 1921-1933, 7 p.c. | 1,733 34 | 1,733 34 | 1,733 34 |
| Total par, book and market values | $ 354,033 34 | $ 326,683 34 | $ 352,281 34 |

*(Of which $120,000 is deposited with Receiver General.)

## THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, JAS. H. ASHDOWN—Vice-Presiden , R. T. RILEY—Manager, C. S. RILEY—Secretary, J. A. DOWLER—Head Office, Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company (Head office building) | | $ 125,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 223,741 24 |
| Guaranteed investment, secured by allocation of mortgage bonds | | 552,823 58 |
| Book value of bonds and debentures (*For details, see Schedule B*) | | 747,944 05 |
| Cash at head office and branches | | 13,208 19 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Toronto | $ 23,862 68 | |
| Union Bank of Canada, Calgary | 24,169 11 | |
| Union Bank of Canada, Winnipeg | 6,408 24 | |
| Royal Bank of Canada, Winnipeg | 16,291 55 | |
| Total cash in banks | | 70,731 58 |
| Total ledger assets | | $ 1,733,448 64 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds and debentures over book value | $ 1,513 45 | |
| Interest due, $916.51; accrued, $4,058.36 | | 4,974 87 |
| Agents' balances and premiums uncollected: | | |
| Fire—In Canada | $ 75,039 83 | |
| " —In other countries | 929 13 | |
| Automobile (A)—in Canada | 2,323 05 | |
| Total | | 78,292 01 |
| Amount due for reinsurance losses, fire | | 50 00 |
| Office furniture, $0.50; plans, $0.50 | | 1 00 |
| Balance of profits unpaid to insurance and general agency | | 583 34 |
| Total assets | | $ 1,817,349 86 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 13,932 50 | |
| Net amount of automobile (A) claims, unadjusted | 175 64 | |
| Net amount of automobile (B) claims, unadjusted | 290 00 | |
| Total net amount of unsettled claims | | $ 14,398 14 |
| Reserve of unearned premiums:— | | |
| Fire | $ 346,752 73 | |
| Automobile (A) | 6,775 67 | |
| Automobile (B) | 5,108 15 | |

THE CANADIAN FIRE—*Continued.*

LIABILITIES—*Concluded.*

| | |
|---|---|
| Total, $358,636.55; carried out at 80 per cent | $ 286,909 29 |
| Taxes due and accrued | 33,106 95 |
| Reinsurance, premiums (fire) | 13,764 50 |
| *Employees profit sharing fund (balance undistributed) | 4,807 91 |
| Funds held for business reinsured | 92,995 10 |
| Total liabilities in Canada | $ 445,981 89 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, fire, $5,118.21; carried out at 80 per cent | $ 4,094 56 |
| Total liabilities in other countries | $ 4,094 56 |
| Total liabilities in all countries (except capital stock) | $ 450,076 45 |
| Excess of assets over liabilities | $ 1,367,273 41 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus over liabilities and capital | $ 367,273 41 |

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B |
| | In Canada. | In other Countries | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 747,461 55 | 15,273 03 | 27,082 64 | 13,266 37 |
| Less reinsurance | 276,856 05 | 5,565 85 | 900 59 | |
| " return premiums | 102,120 95 | 757 06 | 11,513 21 | 2,780 69 |
| Total deduction | 378,977 00 | 6,322 91 | 12,413 80 | |
| Net cash received | 368,484 55 | 8,950 12 | 14,668 84 | 10,485 68 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 402,589 19 |
| Cash received for interest on investments | 73,449 56 |
| Cash received for rents | 1,611 61 |
| Income from all other sources | 15,824 64 |
| Total income | $ 493,475 00 |

*Total amount set apart for employees' profit sharing fund is $12,387.06, of which $7,579.15 was distributed and the remainder $4,807.91 set aside as liability.

THE CANADIAN FIRE—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile in Canada. | |
| | In Canada. | In other Countries. | (A) | (B) |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 9,334 00 | | | 298 75 |
| Less reinsurance | 567 01 | | | |
| Net payment for said claims | 8,766 99 | | | |
| Paid for claims occurring during the year | 163,971 10 | 3,500 42 | 1,484 29 | 2,658 07 |
| Less reinsurance | 55,262 02 | 1,744 69 | 37 01 | |
| Net payment for said claims | 108,709 08 | | | |
| Total net payment for claims | 117,476 07 | 1,755 73 | 1,447 28 | 2,956 82 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | | $ 123,635 90 |
| Dividends paid stockholders | | 100,000 00 |
| Commission and brokerage, fire, $24,770.38; other, $5,725.24 | | 30,495 62 |
| Taxes, fire | | 25,038 69 |
| *Salaries, fees and travelling expenses:—Salaries—Head office, $60,023.88; Fees—Directors, $700; auditors, $750; Travelling expenses, officials, $7,332.58 | | 68,806 46 |
| †Miscellaneous expenditure, viz.:—Advertising, $5,924.31; furniture and fixtures, $4,002.57; agents' charges, $923.20; maps and plans, $2,812.27; contingent profit commission, $6,001.47; postage, telegrams, telephones and express, $5,867.71; printing and stationery, $8,769.12; rents, $6,397.09 underwriters' boards, associations, etc., $5,367.40; employees profit fund, $7,579.15 | | 53,644 29 |
| Total expenditure | | $ 401,620 96 |

(*Of which $64,243.73 belongs to Fire business.)
(†Of which $50,087.79 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 1,548,599 50 |
| Amount of cash income as above | 493,475 00 |
| Total | $ 2,042,074 50 |
| Amount of cash expenditure | 401,620 96 |
| Balance, net ledger assets, December 31, 1920 ($1,733,448.64, less $92,995.10 deposits) | $ 1,640,453 54 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 182,524 36 |
| Amount of commission thereon | 58,407 79 |
| Amount of losses recovered from said companies | 25,512 97 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $81,707.97; carried out at 80 per cent | 65,366 37 |
| Amount of reinsurance premiums payable to such companies | 11,988 54 |
| Amount of cash or other securities held as security for recovery of losses, etc. | 92,995 10 |

THE CANADIAN FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| Fire. | In Canada. | | In other Countries. | | Totals in all countries | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums | Amount. | Premiums | Amount. | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 55,042,668 | 789,883 84 | 1,295,281 | 15,518 81 | 56,337,949 | 805,402 65 |
| Taken during the year— | | | | | | |
| New and renewed | 54,474,036 | 759,617 92 | 1,387,695 | 16,187 80 | 55,861,731 | 775,805 72 |
| Total | 109,516,704 | 1,549,501 76 | 2,682,976 | 31,706 61 | 112,199,680 | 1,581,208 37 |
| Deduct terminated | 40,334,324 | 578,516 76 | 1,352,981 | 16,247 23 | 41,687,305 | 594,763 99 |
| Gross in force at end of 1920 | 69,182,380 | 970,985 00 | 1,329,995 | 15,459 38 | 70,512,375 | 986,444 38 |
| Deduct reinsured | 23,501,551 | 316,678 31 | 434,028 | 5,222 96 | 23,935,579 | 321,901 27 |
| Net in force at end of 1920 | 45,680,829 | 654,306 69 | 895,967 | 10,236 42 | 46,576,796 | 664,543 11 |

| Risks and Premiums. | Automobile (A). | Automobile (B). |
|---|---|---|
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 10,261 01 | 6,663 66 |
| Taken in 1920—new | 26,467 58 | 13,266 37 |
| Total | 36,728 59 | 19,930 03 |
| Less ceased | 23,041 71 | 9,713 72 |
| Gross in force at end of 1920 | 13,686 88 | 10,216 31 |
| Less reinsured | 765 05 | |
| Net in force at end of 1920 | 12,921 83 | 10,216 31 |

SCHEDULE B.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debentures owned by the Company— | | | |
| †Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 48,427 60 | $ 49,500 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 100,000 00 | 100,000 00 | 100,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 50,000 00 | 49,553 95 | 50,000 00 |
| *City—* | | | |
| *Winnipeg, 1949, 5½ p.c. | 70,000 00 | 70,000 00 | 70,000 00 |
| *Municipality—* | | | |
| Municipality of Fort Garry, 1950, 6 p.c. | 25,000 00 | 21,312 50 | 21,312 50 |
| *Miscellaneous—* | | | |
| Canada Permanent Mortgage Corp., 1921, 4½ p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Canada Permanent Mortgage Corp., 1922, 5 p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Home Investment and Savings Association, 1922, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Home Investment and Savings Association, 1923, 5 p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Huron and Erie Loan and Savings Co., 1921, 5 p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Northern Mortgage Co., 5 p.c. | 350,000 00 | 350,000 00 | 350,000 00 |
| *Schools—* | | | |
| Cloverleaf, 1921-1922, 6 p.c. | 300 00 | 300 00 | 297 50 |
| Jeffrey, 1921-1922, 6 p.c. | 300 00 | 300 00 | 297 50 |
| Seaforth, 1921-1923, 6 p.c. | 450 00 | 450 00 | 450 00 |
| Snowflake, 1932, 6 p.c. | 2,600 00 | 2,600 00 | 2,600 00 |
| Total par, book and market values | $ 753,650 00 | $ 747,944 05 | $ 749,457 50 |

† $20,000 on deposit with Receiver General.
* On deposit with Receiver General.

## CANADIAN INDEMNITY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, JOHN GALT—Vice-President, R. T. RILEY—Secretary, JAS. A. DOWLER—Principal Office, Winnipeg, Man.

(Incorporated March 23, 1916, by an Act of the Parliament of Canada, 6-7 Geo. V., chapter 52. In 1918 an Act of the Parliament of Canada (8-9 Geo. V., chapter 64) was passed, amending previous Act. Dominion license issued Nov. 21, 1919).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 300,000 00 |

*(For List of Shareholders, see Appendix).*

| | | |
|---|---|---|
| Amount secured by way of loans on real estate by bond or mortgage, first liens | | $ 223,854 75 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | 249,921 38 |
| Book value of stock. *(For details, see Schedule C)* | | 9,000 00 |
| Cash at head office | | 5,923 33 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Winnipeg | $ 14,103 45 | |
| Royal Bank of Canada, Calgary | 986 80 | |
| Union Bank of Canada, Calgary | 10,537 94 | |
| Union Bank of Canada, Winnipeg | 14,335 52 | |
| Bank of Hamilton, Saskatoon | 5,587 11 | |
| Total cash in banks | | 45,550 82 |
| Total ledger assets | | $ 534,250 28 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $3,080.52; accrued, $3,752.53 | 6,833 05 |
| Agents' balances and premiums uncollected: fire, $14,967.47; hail, (on business prior to October 1, 1920) $321.01 | 15,288 48 |
| Bills receivable | 4,974 21 |
| Reinsurance losses due (fire) | 32 08 |
| Total assets | $ 561,378 10 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 11,074 22 |
| Reserve of unearned premiums, fire, $89,300.74; carried out at 80 p.c. | 71,437 39 |
| *Balance of employees' profit sharing fund | 6,318 35 |
| Taxes due and accrued | 59,625 43 |
| Total liabilities in Canada | $ 148,455 39 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, fire, $996.89; carried out at 80 p.c. | $ 797 51 |
| Total liabilities in other countries | $ 797 51 |
| Total liabilities in all countries, except capital stock | $ 149,252 90 |
| Excess of assets over liabilities | $ 412,125 20 |
| Capital stock paid in cash | 300,000 00 |
| Surplus over liabilities and paid up capital | $ 112,125 20 |

*Total amount set apart for employees' profit sharing fund is $23,231.10 of which $16 912.75 was distributed and the remainder $6,318.35 set aside as a liability.

CANADIAN INDEMNITY—*Continued.*

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Hail in Canada. | |
| | In Canada. | In other Countries. | | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 157,725 80 | 2,104 49 | 325,466 50 | |
| Less reinsurance | 30,080 41 | ..... | 36,052 28 | |
| Less return premiums | 11,538 83 | | | |
| Total deduction | 41,619 24 | | | |
| Net cash received | 116,106 56 | 2,104 49 | 289,414 22 | |
| Net cash received for premiums for all classes of business in all countries | | | | $ 407,625 27 |
| Cash received for interest on investments | | | | 22,595 72 |
| Total income | | | | $ 430,220 99 |

EXPENDITURE.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Hail. | |
| | In Canada. | In other Countries. | In Canada. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 480 47 | | | |
| Paid for claims occurring during the year | 28,636 61 | 966 52 | 97,667 52 | |
| Less reinsurances | 686 37 | | 4,721 98 | |
| Net payment for said claims | 27,950 24 | | | |
| Total net payment for claims | 28,430 71 | 966 52 | 92,945 54 | |
| Total net payment for claims for all classes of business in all countries | | | | $ 122,342 77 |
| Dividends paid stockholders | | | | 30,000 00 |
| Commission on profits, fire | | | | 3,263 96 |
| Commission and brokerage, fire, $33,041.10; other, $54,681.17 | | | | 87,722 27 |
| Taxes, fire, $3,391.88; other, $26,529.07 | | | | 29,920 95 |
| *Salaries, fees and travelling expenses: Salaries:—Head office, $31,201.50; fees—auditors, $175; travelling expenses, $7,109.32 | | | | 38,485 82 |
| †Miscellaneous expenditure, viz.:—Advertising, $3,300.57; postage, telegrams and express, $1,219 91; printing and stationery, $5,058 08; rents, $1,056 50; underwriters' boards, associations, etc., $780.69; agents' charges, $152.55; sundries, $884.32; fire dept., salvage corps, etc., $674.33; maps and plans, $1,510.93 | | | | 14,637 88 |
| Total expenditure | | | | $ 326,373 65 |

*($10,902 32 belongs to Fire business.)
†($5,583 38 belongs to Fire business.)

CANADIAN INDEMNITY—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 430,402 94 |
| Amount of cash income as above | 430,220 99 |
| Total | $ 860,623 93 |
| Amount of expenditure as above | 326,373 65 |
| Balance, net ledger assets, December 31, 1920 | $ 534,250 28 |

SUMMARY OF RISKS AND PREMIUMS.

| Fire. | Fire. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries | | Totals in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 6,641,443 | 105,483 54 | 250,887 | 3,003 05 | 6,892,330 | 108,486 59 |
| Taken during the year—renewed | 13,745,270 | 198,716 49 | 209,829 | 2,283 95 | 13,955,099 | 201,000 44 |
| Totals | 20,386,713 | 304,200 03 | 460,716 | 5,287 00 | 20,847,429 | 309,487 03 |
| Less ceased | 7,774,188 | 118,206 85 | 279,719 | 3,293 21 | 8,053,907 | 121,500 06 |
| Gross in force at end of 1920 | 12,612,525 | 185,993 18 | 180,997 | 1,993 79 | 12,793,522 | 187,986 97 |
| Less reinsured | 1,708,127 | 27,920 60 | | | 1,708,127 | 27,920 60 |
| Net in force at end of 1920 | 10,904,398 | 158,072 58 | 180,997 | 1,993 79 | 11,085,395 | 160,066 37 |

| Hail. | In Canada. |
|---|---|
| | Premiums. |
| | $ cts. |
| Taken during the year—new | 330,761 72 |
| Less reinsured and terminated | 330,761 72 |

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

| *On deposit with Receiver General:*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dom. of Can. War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,213 80 | $ 24,750 00 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 40,000 00 | 40,000 00 | 40,000 00 |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 10,000 00 | 9,910 79 | 10,000 00 |
| *Town*— | | | |
| Yorkton, 1942, 5 p.c. | 619 54 | 526 99 | 526 61 |
| Total on deposit with Receiver General | $ 100,619 54 | $ 99,651 58 | $ 100,276 61 |
| *Held by Company.* | | | |
| *Miscellaneous*— | | | |
| Northern Mtge. Co. of Can., 5 p.c. | 114,200 00 | 111,360 00 | 114,200 00 |
| Fort Garry, 1950, 6 p.c. | 25,000 00 | 21,312 50 | 21,312 50 |
| Town of Yorkton, 1922, 5 p.c. | 722 40 | 623 33 | 623 33 |
| Yorkton, 1921 to 1942, 5 p.c. | 21,643 54 | 16,973 97 | 16,974 35 |
| Total par, book and market values | $ 262,185 48 | $ 249,921 38 | $ 253,386 79 |

SCHEDULE C.

Stock owned and held by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 100 shares Northern Mortgage Co. of Canada | $ 10,000 00 | $ 9,000 00 | $ 10,000 00 |

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chief Agent, E. D. HARDY—Principal Office, Ottawa.

(Formed by lumbermen in the Provinces of Ontario, and Quebec in 1915, and licensed May 28, 1915. Licensed under the provisions of Section 4 of The Insurance Act, 1917, for the transportation of insurance among the subscribers in respect of property situated in the said provinces.)

### ASSETS.

| Bonds and debentures owned, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dom. of Can. (2) War Loan, 1931, 5 p.c. | $ 1,000 00 | $ 999 00 | $ 990 00 |
| Dom. of Can. (3) War Loan, 1937, 5 p.c. | 7,000 00 | 6,786 69 | 6,766 69 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| *Dom. of Can. Victory Loan, 1934, 5½ p.c. | 19,000 00 | 19,000 00 | 19,000 00 |
| *Dom. of Can. Victory Loan, 1937, 5½ p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 25,000 00 | 24,857 66 | 25,000 00 |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 4,000 00 | 4,000 00 | 4,000 00 |
| Total par, book and market values. | $ 58,000 00 | $ 57,644 35 | $ 57,756 69 |

| | | |
|---|---|---|
| Carried out at book value | | $ 57,644 35 |
| Cash in Banks— | | |
| Bank of Nova Scotia, Ottawa | $ 3,334 62 | |
| Bank of Nova Scotia, Ottawa (in trust) | 678 18 | |
| Total cash in banks | | 4,012 80 |
| Total ledger assets | | $ 61,657 15 |
| Market value of bonds and debentures over book value | | 132 34 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 155 19 |
| Agents' balances and premiums uncollected | 2,532 72 |
| Total assets | $ 64,477 40 |

### LIABILITIES.

| | |
|---|---|
| Loaned by subscribers to cover reserve in unlicensed companies | $ 24,990 00 |
| Taxes due and accrued | 337 12 |
| Due for reinsurance premiums, $3,447.73; return premiums, $415.33 | 3,863 06 |
| Auditor's fees | 60 00 |
| Attorney Company, commissions | 419 12 |
| Net profits at credit of subscribers | 14,129 92 |
| Cash held against reserve in unlicensed company | 678 18 |
| Total liabilities | $ 44,477 40 |
| Surplus of assets over liabilities | $ 20,000 00 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 44,772 19 | |
| Deduct reinsurance, $31,787.28; and return premiums, $10,481.77 | 42,269 05 | |
| Net cash received for premiums | | $ 2,503 14 |
| Received for interest on investments | | 538 75 |
| Cash dividends received from Mutual reinsuring companies | | 10,381 16 |
| Total income | | $ 13,423 05 |

*On deposit with Receiver General.

CANADIAN LUMBERMEN'S—*Concluded.*

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for losses occurring during the year | $ 1,309 10 | |
| Deduct reinsurance | 1,309 10 | |
| Administrative expenses paid Attorney Company | | $ 3,495 18 |
| Auditors' fees | | 60 00 |
| Taxes, fire | | 1,177 50 |
| Miscellaneous expenditure, viz.:—Profits paid subscribers under terminated contracts, $163.03; interest bonus paid subscribers on deposit, $1,633.56 | | 1,796 59 |
| Total expenditure | | $ 6,529 27 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 28,895 19 |
| Amount of cash income as above | 13,423 05 |
| Amount of appreciation in ledger values of assets or items written up | 200 00 |
| Total | $ 42,518 24 |
| Amount of expenditure as above | 6,529 27 |
| Balance of net ledger assets, December 31, 1920 ($61,657.15 less $25,668.18 ledger liability) | $ 35,988 97 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 28,040 73 |
| Commission and dividends thereon | 1,256 98 |
| Amount of losses recovered | 813 47 |
| Reserve of unearned premiums, $15,244.45; carried out at 80 per cent | 12,195 56 |
| Amount of reinsurance premiums payable to such companies | 3,371 31 |
| Amount of cash or other securities held as security for recovery of losses, etc | 25,678 18 |

| Risks and Premiums. | Class of Business. Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at December 31, 1919 | 1,565,304 | 34,661 99 |
| Taken in 1920, new and renewed | 1,818,354 | 43,043 46 |
| Totals | 3,383,658 | 7,705 45 |
| Less ceased | 1,981,854 | 43,759 07 |
| Gross in force at December 31, 1920 | 1,401,804 | 33,946 38 |
| Less reinsured | 1,401,804 | 33,946 38 |
| Net in force at December 31, 1920 | None. | None. |

## THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. W. LAFRENTZ—Vice-Presidents, Sir GEO. BURN and T. BRADSHAW—General Manager, W. H. HALL—Secretary, WM. H. BURGESS—Principal Office, 26 Wellington Street East, Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, asseated to May 19, 1911. On March 1, 1917, its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include automobile insurance under the provisions of the said section. On February 8, 1919, and November 17, 1919, its powers were further extended to include automobile (including automobile against fire) and forgery insurance respectively, under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued May 15, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount of capital stock subscribed and paid in cash | 250,000 00 |
| Amount of premium on capital stock paid in by stockholders | 40,000 00 |

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B.)* | | $ 419,968 19 |
| Cash at head and branch offices | | 1,650 00 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Toronto (savings account) | $ 14,166 97 | |
| Union Bank of Canada, Toronto (premium account) | 9,534 93 | |
| Union Bank of Canada, Toronto (current account) | 158 80 | |
| Union Bank of Canada, Winnipeg | 9,378 22 | |
| Royal Bank of Canada, Montreal | 735 59 | |
| Royal Bank of Canada, New York, N.Y., U.S.A. | 4,008 01 | |
| Total cash in banks | | 37,982 52 |
| All other ledger assets | | 1,323 85 |
| Total ledger assets | | $ 460,924 56 |
| Deduct market value of bonds and debs. under book value | | 7,277 76 |
| | | $ 453,646 80 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 6,452 69 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Automobile (A), in Canada ($1,211.31 on business prior to Oct. 1, 1920) | $ 3,512 97 | |
| Automobile (B), in Canada ($2,114.03 on business prior to Oct. 1, 1920) | 8,637 48 | |
| Burglary, in Canada ($878.56 on business prior to Oct. 1, 1920) | 6,440 55 | |
| Burglary, in other countries ($12.26 on business prior to Oct. 1, 1920) | 4,213 20 | |
| Forgery, in Canada, (on business prior to Oct. 1, 1920) | 127 50 | |
| Guarantee, in Canada ($4,732.43 on business prior to Oct. 1, 1920) | 13,570 12 | |
| Guarantee, in other countries ($349 on business prior to Oct. 1, 1920) | 3,699 79 | |
| Plate Glass, in Canada ($189.10 on business prior to Oct. 1, 1920) | 1,491 56 | |
| Total | | 41,693 17 |
| Amount due for reinsurance losses: Automobile (A) $184.87; Automobile (B) $100.09; Plate Glass, $63.84 | | 348 80 |
| Total assets | | $ 502,141 46 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Net amount of automobile (A) claims, unadjustd | $ 2,813 37 |
| Net amount of automobile (B) claims, unadjusted | 181 84 |
| Net amount of automobile (B) claims, resisted, in suit | 4,750 00 |
| Net amount of burglary claims, unadjusted | 443 89 |

THE CANADIAN SURETY—*Continued.*

LIABILITIES—*Concluded.*

| | | |
|---|---|---|
| Net amount of burglary claims, resisted, in suit (accrued prior to 1920) | $ 1,995 00 | |
| Net amount of guarantee claims, unadjusted ($11,563.81 accrued prior to 1920) | 20,366 36 | |
| Net amount of guarantee claims, resisted, in suit | 1,500 00 | |
| Net amount of plate glass claims, unadjusted | 329 49 | |
| Net amount of unsettled claims | | $ 32,379 95 |
| Reserve of unearned premiums: automobile (A), $11,908.22; automobile (B), $21,183.33; burglary, $11,730.32; guarantee, $51,882.05; plate glass, $6,464.74; forgery, $367.91; total, $103,536.57, carried out at 80 per cent | | 82,829 26 |
| Reinsurance premiums due:— | | |
| Automobile (A) | $ 75 97 | |
| Burglary | 725 80 | |
| Guarantee | 610 62 | |
| Total | | 1,412 39 |
| Taxes due and accrued | | 3,000 00 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | | 4,500 00 |
| Total liabilities in Canada | | $ 124,121 60 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Net amount of burglary claims, unadjusted | $ 673 97 | |
| Net amount of guarantee claims, unadjusted | 1,955 68 | |
| Net amount of unsettled claims | | $ 2,629 65 |
| Reserve of unearned premiums, viz.:— | | |
| Burglary | $ 21,892 55 | |
| Guarantee | 31,490 30 | |
| Total, $53,382.85, carried out at 80 per cent | | 42,706 27 |
| Reinsurance premiums due, Burglary, $1,162.50; Guarantee, $479; total | | 1,641 50 |
| Total liabilities in other countries | | $ 46,977 42 |
| Total liabilities in all countries | | $ 171,099 02 |
| Surplus of assets over liabilities (except capital) | | $ 331,042 44 |
| Capital stock paid in cash | | 250,000 00 |
| Surplus over liabilities and capital | | $ 81,042 44 |

INCOME.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Automobile (A) | Automobile (B) | Burglary. | | Forgery. | Guarantee. | | Plate Glass. |
| | In Canada. | In Canada. | In Canada. | In other Countries. | In Canada. | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 35,962 40 | 67,796 05 | 38,119 59 | 30,907 28 | 978 33 | 133,029 24 | 58,384 09 | 13,314 85 |
| Less reinsurance | 7,649 20 | 4,899 29 | 12,679 83 | | 212 50 | 25,019 87 | 312 50 | 594 10 |
| Less return premiums | 7,789 73 | 16,899 63 | 6,200 84 | 7,573 84 | 130 00 | 19,518 53 | 6,761 73 | 3,144 29 |
| Total deduction | 15,438 93 | 21,798 92 | 18,880 67 | | 342 50 | 44,538 40 | 7,074 23 | 3,738 39 |
| Net cash received | 20,523 47 | 45,997 13 | 19,238 92 | 23,333 44 | 635 83 | 88,490 84 | 51,309 86 | 9,576 46 |

| | |
|---|---|
| Net cash received for premiums for all classes of business in all countries | $ 259,105 95 |
| Cash received for interest on investments | 21,504 60 |
| Profit on sale of securities | 2,210 93 |
| Total income | $ 282,821 48 |

THE CANADIAN SURETY—*Continued.*

EXPENDITURE.

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Auto (A) | Auto (B) | Burglary. | | Guarantee. | | Plate Glass. |
| | In Canada. | In Canada. | In Canada. | In Other Countries. | In Canada. | In Other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 420 11 | 3,129 64 | 545 40 | | 6,329 50 | 561 97 | 420 08 |
| Less savings and salvage | | | | | 6,800 13 | 361 14 | |
| Less reinsurance | | 1,014 84 | 272 70 | | | | |
| Net payment for said claims | | 2,114 80 | 272 70 | | −470 63 | 200 83 | |
| Paid for claims occurring during the year | 19,548 31 | 17,088 84 | 9,875 14 | 7,697 52 | 15,390 71 | 4,567 22 | 8,383 98 |
| Less savings and salvage | 32 83 | 162 19 | 25 34 | | 3,921 51 | 511 67 | 150 53 |
| Less reinsurance | 5,374 23 | 5,049 48 | 1,134 01 | | 1,044 00 | | 263 43 |
| Total deduction | 5,407 06 | 5,211 58 | 1,159 35 | | 4,965 51 | | 413 96 |
| Net payment for said claims | 14,141 25 | 11,877 26 | 8,715 79 | | 10,425 20 | 4,055 55 | 7,970 02 |
| Total net payment for claims | 14,561 36 | 13,992 06 | 8,988 49 | 7,697 52 | 9,954 57 | 4,256 38 | 8,390 10 |

| | |
|---|---|
| Total net payments for all claims for all classes of business in all countries | $ 67,840 48 |
| Dividends | 17,500 00 |
| Commission and brokerage | 57,152 97 |
| Taxes | 7,650 56 |
| Salaries, fees and travelling expenses:—salaries:—Head office, $60,309.98; fees:—Directors, $840; travelling expenses, $2,965.53 | 64,115 51 |
| Miscellaneous expenditure: viz.:—Advertising, $469.04; furniture and fixtures, $2,337.88; sundries, $3,321.95; postage, telegrams, telephones and express, $3,327.39; printing and stationery, $10,395.43; rents, $3,503.09; patriotic and red cross funds, etc., $225; claim expenses, $765.40; underwriters' boards, tariff associations, $636.44 | 24,981 62 |
| Total expenditure | $ 239,241 14 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 417,344 22 |
| Amount of cash income | 282,821 48 |
| Total | $ 700,165 70 |
| Amount of cash expenditure | 239,241 14 |
| Balance, net ledger assets, at December 31, 1920 | $ 460,924 56 |

SUMMARY OF RISKS AND PREMIUMS.

| | Automobile (A) | Automobile (B) | Burglary. | | |
|---|---|---|---|---|---|
| | In Canada. | In Canada. | In Canada. | In Other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 8,137 30 | 25,990 37 | 12,173 05 | 11,844 95 | 24,018 00 |
| Taken during 1920—new and renewed | 38,897 33 | 74,587 36 | 43,024 24 | 34,729 46 | 77,753 70 |
| Total | 47,034 63 | 100,577 73 | 55,197 29 | 46,574 41 | 101,771 70 |
| Deduct terminated | 18,329 90 | 49,738 68 | 21,280 87 | 13,212 64 | 34,493 51 |
| Gross in force at end of 1920 | 28,704 73 | 50,839 05 | 33,916 42 | 33,361 77 | 67,278 19 |
| Deduct reinsured | 5,888 29 | 7,472 39 | 10,379 13 | | 10,379 13 |
| Net in force at end of 1920 | 22,816 44 | 43,366 66 | 23,537 29 | 33,361 77 | 56,899 06 |

THE CANADIAN SURETY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| | Guarantee. | | | Forgery. | Plate Glass |
|---|---|---|---|---|---|
| | In Canada. | In Other Countries. | Totals in all Countries. | In Canada. | In Canada. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts | $ cts | $ cts. |
| Policies in force at end of 1919 | 118,465 09 | 28,983 69 | 147,448 78 | 70 00 | 12,259 01 |
| Taken during 1920—new and renewed | 134,768 89 | 61,666 78 | 196,435 67 | 1,078 33 | 13,654 00 |
| Total | 253,233 98 | 90,650 47 | 343,884 45 | 1,148 33 | 25,913 01 |
| Deduct terminated | 133,551 60 | 28,422 58 | 161,974 18 | 200 01 | 12,283 01 |
| Gross in force at end of 1920 | 119,682 38 | 62,227 89 | 181,910 27 | 948 32 | 13,630 00 |
| Deduct reinsured | 18,848 71 | 712 50 | 19,561 21 | 212 50 | 700 52 |
| Net in force at end of 1920 | 100,833 67 | 61,515 39 | 162,349 06 | 735 82 | 12,929 48 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | $ 15,000 00 | $ 15,000 00 | $ 15,000 00 |
| Newfoundland, 1928, 6½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| *Cities—* | | | |
| Belleville, 1941, 4½ p.c. | 10,000 00 | 9,424 00 | 9,100 00 |
| Brandon, 1933, 5 p.c. | 10,000 00 | 9,852 00 | 9,500 00 |
| Fort William, 1952, 4½ p.c. | 2,000 00 | 1,828 40 | 1,680 00 |
| Guelph, 1932, 5 p.c. | 1,514 75 | 1,543 92 | 1,484 45 |
| Hamilton, 1940, 4 p.c. | 1,946 66 | 1,620 21 | 1,674 12 |
| Medicine Hat, Alta., 1933, 5 p.c. | 10,000 00 | 9,525 00 | 9,000 00 |
| Stratford, 1932, 4½ p.c. | 5,700 00 | 5,438 94 | 5,301 60 |
| Sydney, N.S., 1942, 4½ p.c. | 15,000 00 | 13,374 00 | 13,050 00 |
| Toronto, 1948, 4 p.c. | 9,733 33 | 8,874 85 | 8,273 33 |
| Victoria, 1936, 4 p.c. | 9,733 33 | 8,867 06 | 7,981 33 |
| *Towns—* | | | |
| Estevan, 1942-1943, 5 p.c. | 8,000 00 | 6,885 76 | 6,640 00 |
| Owen Sound, 1932, 4½ p.c. | 10,000 00 | 9,509 00 | 9,200 00 |
| Lindsay, 1934, 5½ p.c. | 5,000 00 | 5,172 50 | 5,100 00 |
| North Bay, 1938-1943, 5 p.c. | 12,000 00 | 11,516 40 | 11,340 00 |
| Transcona, Man., 1944, 6 p.c. | 10,000 00 | 9,950 00 | 9,700 00 |
| Orillia, 1923, 5 p.c. | 2,234 10 | 2,171 99 | 2,189 41 |
| Orillia, 1925, 5 p.c. | 2,463 10 | 2,383 54 | 2,413 83 |
| Swift Current, 1933, 6 p.c. | 5,000 00 | 5,122 50 | 4,900 00 |
| Waterloo, 1928, 5½ p.c. | 2,423 48 | 2,548 29 | 2,520 41 |
| Welland, 1934, 5½ p.c. | 2,000 00 | 2,025 00 | 2,040 00 |
| *Townships—* | | | |
| Bruce, 1922, 5 p.c. | 9,867 01 | 9,755 12 | 9,768 33 |
| Esquimalt, 1963, 5 p.c. | 2,000 00 | 1,760 00 | 1,640 00 |
| North Vancouver, Dist., 1960, 5 p.c. | 7,000 00 | 6,379 80 | 5,880 00 |
| Richmond, B.C., 1959, 4½ p.c. | 7,000 00 | 5,916 40 | 5,320 00 |
| St. Vital, Man. (R.M.), 1933, 6 p.c. | 1,000 00 | 1,012 10 | 1,010 00 |
| *County—* | | | |
| Norfolk, Ont., 1932, 5 p.c. | 5,000 00 | 4,688 90 | 4,688 90 |
| *School—* | | | |
| Guelph, P., 1932, 5 p.c. | 2,500 00 | 2,573 20 | 2,450 00 |
| Total on deposit with Receiver General | $ 194,115 76 | $ 184,718 88 | $ 178,745 11 |

THE CANADIAN SURETY—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

*Held by the Company.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | $ 60,000 00 | $ 58,500 00 | $ 60,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 1,000 00 | 1,002 50 | 1,000 00 |
| *Prov. of New Brunswick, 1939, 3 p.c. | 10,000 00 | 7,900 00 | 7,300 00 |
| Prov. of New Brunswick, 1930, 6 p.c. | 5,000 00 | 4,954 00 | 4,954 00 |
| Prov. of Ontario, 1935, 6 p.c. | 10,000 00 | 9,300 00 | 9,300 00 |
| Prov. of Saskatchewan, 1932, 5 p.c. | 5,000 00 | 4,453 00 | 4,453 00 |
| Prov. of Quebec, 1946, 4½ p.c. | 5,000 00 | 4,295 50 | 4,295 50 |
| *Cities—* | | | |
| Edmonton, 1933, 5 p.c. | 1,000 00 | 967 70 | 920 00 |
| Galt, 1937, 5 p.c. | 5,000 00 | 4,538 00 | 4,538 00 |
| Portage Industrial Exhibition Association (g'teed by Portage la Prairie), 1934, 5 p.c. | 7,000 00 | 6,642 30 | 6,370 00 |
| †Sorel, 1952, 5 p.c. | 17,000 00 | 16,297 90 | 15,470 00 |
| St. Catharines, 1935, 4 p.c. | 4,000 00 | 3,267 68 | 3,267 68 |
| Toronto, 1935, 6 p.c. | 5,000 00 | 4,809 00 | 4,809 00 |
| Windsor, Ont., 1946 to 1949, 5½ p.c. | 9,964 20 | 9,582 52 | 9,582 52 |
| Winnipeg, Man., 1943/1963, 4½ p.c. | 973 33 | 764 05 | 764 05 |
| *Towns—* | | | |
| Neepawa, Man., 1944, 6 p.c. | 3,000 00 | 3,091 50 | 2,910 00 |
| Renfrew, 1937 to 1941, 5 p.c. | 1,877 23 | 1,785 45 | 1,785 45 |
| Smiths Falls, 1933 to 1935, 5½ p.c. | 2,464 54 | 2,487 31 | 2,464 54 |
| Sandwich, 1921, 6 p.c. | 682 94 | 700 22 | 696 59 |
| Sandwich, 1923, 6 p.c. | 385 36 | 397 69 | 396 92 |
| Sandwich, 1924, 6 p.c. | 768 47 | 795 44 | 791 52 |
| Sandwich, 1925, 6 p.c. | 174 58 | 181 23 | 181 56 |
| Watrous, 1922 to 1956, 5½ p.c. | 1,954 69 | 1,782 69 | 1,740 00 |
| *School—* | | | |
| †St. Hyacinthe, 1953 to 1960, 4½ p.c. | 10,346 29 | 9,179 13 | 8,380 49 |
| *Miscellaneous—* | | | |
| Toronto Harbour Coms., 1953, 4½ p.c. | 4,000 00 | 3,376 00 | 3,376 00 |
| Hydro-Elec. Power Com. of Ontario, 1957, 4 p.c. | 25,000 00 | 17,055 00 | 17,055 00 |
| Greater Winnipeg Water District, 1940, 6 p.c. | 5,000 00 | 4,643 50 | 4,643 50 |
| Union Trust Company, Ltd., G'teed Investment, 1923, 5½ p.c. | 2,500 00 | 2,500 00 | 2,500 00 |
| Total par, book and market values | $ 448,207 39 | $ 419,968 19 | $ 412,690 43 |

*On deposit with Government of New Brunswick.
†On deposit with Government of Quebec.

## CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, A. W. WAMSLEY—Secretary, W. A. HURST—Principal Office, London, England—Chief Agent in Canada, ARTHUR BARRY—Principal Office in Canada, Montreal, Que.

(Established in 1903. Commenced business in Canada, Dec. 4, 1918.)

### CAPITAL.

| | | | | |
|---|---|---|---|---|
| Amount of joint stock authorized | £250,000 | 0 | 0= | $1,216,666 66 |
| Amount of joint stock subscribed | 130,745 | 0 | 0= | 635,420 70 |
| Amount paid thereon in cash | 51,436 | 5 | 0= | 249,980 17 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| Bonds and debentures on deposit with Receiver General:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments*— | | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Dom. of Canada Victory Loan, 1924, 5½ p.c. | 5,000 00 | 5,000 00 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 148,500 00 | 148,500 00 | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 31,500 00 | 31,500 00 | |
| Province of Alberta, 1922, 4 p.c. | 24,333 33 | 22,873 33 | |
| *Miscellaneous*— | | | |
| Canada Permanent Mortgage, 1923, 5½ p.c. | 25,000 00 | 25,000 00 | |
| Total on deposit with Receiver General | $ 259,333 33 | $ 257,873 33 | |
| Carried out at market value | | | $ 257,873 33 |

*Other Assets in Canada.*

| Bonds held by company:— | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1924, 5½ p.c. | $ 7,000 00 | $ 7,000 00 | |
| Prov. of Alberta, 1922, 4 p.c. | 98,793 32 | 92,865 76 | |
| Prov. of Quebec, 1955, 3 p.c. | 125,749 30 | 48,530 60 | |
| Town of St. Louis Dis. School, 1921, 4½ p.c. | 25,000 00 | 24,000 00 | |
| Total par and market values | $ 256,542 62 | $ 172,396 36 | |
| Carried out at market value | | | 172,396 36 |
| Cash at head office | | | 16,245 05 |
| Cash in banks, viz.:— | | | |
| Bank of Montreal, Montreal | | $ — 652 17 | |
| Bank of Montreal, New York | | 100 00 | |
| Royal Bank, Montreal | | 710 62 | |
| Total cash in banks | | | 158 45 |
| Interest accrued | | | 4,920 54 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire ($2,644.03 on business prior to Oct. 1, 1920) | | $ 30,848 10 | |
| Accident ($617.05 on business prior to Oct. 1, 1920 | | 2,388 61 | |
| Automobile (A) ($249.20 on business prior to Oct. 1, 1920) | | 3,235 21 | |
| Automobile (B) ($81.53 on business prior to Oct. 1, 1920) | | 12,102 67 | |
| Liability | | 35 84 | |
| Hail (on business prior to Oct. 1, 1920) | | 1,206 67 | |
| Sickness ($308.52 on business prior to Oct. 1, 1920) | | 1,194 30 | |
| Total | | | 51,011 40 |
| Office furniture and plans | | | 4,270 08 |
| All other assets | | | 1,600 95 |
| Total assets in Canada | | | $ 508,476 16 |

CAR AND GENERAL—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 2,015 00 | |
| " accident claims, unadjusted | 90 00 | |
| " automobile (A) claims, unadjusted | 1,479 50 | |
| " automobile (B) claims, unadjusted | 1,125 00 | |
| " sickness claims, unadjusted | 175 00 | |
| Total net amount of unsettled claims | | $ 4,884 50 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 80,617 74 | |
| Accident | 2,227 75 | |
| Automobile (A) | 8,433 67 | |
| Automobile (B) | 5,601 62 | |
| Liability | 648 77 | |
| Sickness | 2,183 03 | |
| Total, $99,712.58; carried out at 80 per cent | | 79,770 06 |
| Taxes due and accrued | | 8,395 86 |
| Due Royal Exchange Assur. for proportion of office expenses | | 7,706 11 |
| Reinsurance premiums:— | | |
| Fire | $ 8,186 91 | |
| Accident | 208 60 | |
| Automobile (A) | 2,869 86 | |
| Automobile (B) | 2,081 67 | |
| Sickness | 108 03 | |
| Total | | 13,455 07 |
| Total liabilities in Canada | | $ 114,211 60 |

INCOME IN CANADA.

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A) | Automobile (B). | Liability. | Hail. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 235,183 38 | 6,446 37 | 56,431 52 | 16,343 25 | 1,535 24 | 333,894 53 | 5,640 57 |
| Less reinsurances | 64,450 91 | 1,144 28 | 10,827 34 | 6,741 16 | | 360 00 | 624 20 |
| Less return premiums | 30,393 42 | 2,015 14 | 21,336 91 | 2,875 79 | 12 98 | 1,753 64 | 1,045 35 |
| Total deduction | 94,844 33 | 3,159 42 | 32,164 25 | 9,616 95 | | 2,113 64 | 1,669 55 |
| Net cash received | 140,339 05 | 3,286 95 | 24,267 27 | 6,726 30 | 1,522 26 | 331,780 89 | 3,971 02 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 511,893 74 |
| Received for interest on investments | 39,224 37 |
| Total income in Canada —— | $ 551,118 11 |

CAR AND GENERAL—*Continued.*

EXPENDITURE IN CANADA.

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A). | Automobile (B). | Liability. | Hail. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 480 03 | | 554 97 | 627 60 | 60 00 | | 50 01 |
| Less reinsurances | 46 34 | | 277 69 | 296 13 | | | |
| Net paid during the year for said claims | 433 69 | | 277 28 | 331 47 | | | |
| Paid for claims occurring during the year | 57,891 61 | 1,193 07 | 16,561 08 | 2,918 08 | 25 00 | 115,765 87 | 817 25 |
| Less savings and salvage | 200 00 | | 589 50 | 5 00 | | | |
| Less reinsurances | 12,714 54 | 197 85 | 8,005 36 | 838 12 | | 51 40 | 120 00 |
| Total deduction | 12,914 54 | | 8,594 86 | 843 12 | | | |
| Net paid during the year for said claims | 44,977 07 | | 7,966 22 | 2,074 96 | | | 697 25 |
| Total net paid during the year for said claims | 45,410 76 | 995 22 | 8,243 50 | 2,406 43 | 85 00 | 115,714 47 | 747 26 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 173,602 64 |
| Commission and brokerage, fire, $31,973.86; other, $101,932.20 | | 133,906 06 |
| Commission on profits, other | | 8,266 53 |
| Taxes, fire, $3,441.35; other, $5,285.43 | | 8,726 78 |
| *Salaries, fees and travelling expenses:—Salaries of chief agency, $15,373.10; travelling expenses of chief agency officials, $2,043.40; auditors fees, $300 | | 17,716 50 |
| †Miscellaneous expenditure, viz.:—Advertising, $691.25; furniture and fixtures, $557.25; legal expenses, $25; maps and plans, $1,196; postage, telegrams, telephones, and express, $1,896.64; printing and stationery, $4,732.67; rents, $600; underwriters' boards, associations, etc., $1,546.76; sundries, $550.69 | | 11,796 26 |
| Total expenditure in Canada | $ | 354,014 77 |

*($11,264.34 belongs to Fire business.)
†($6,831.09 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business. | | |
|---|---|---|---|
| | Fire | | Accident |
| | Amount | Premiums | Premiums |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 7,781,169 | 87,895 17 | 2,782 47 |
| Taken in 1920, New | 66,784,603 | 248,609 07 | 6,088 70 |
| Renewed | 565,695 | 6,317 87 | 2,101 02 |
| Totals | 75,131,467 | 342,822 11 | 10,972 19 |
| Less ceased | 60,080,453 | 158,991 77 | 5,511 98 |
| Gross in force at end of 1920 | 15,051,014 | 183,830 34 | 5,460 21 |
| Less reinsured | 2,492,612 | 43,360 13 | 1,004 70 |
| Net in force at end of 1920 | 12,558,40 | 140,470 21 | 4,455 51 |

CAR AND GENERAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded*

| Risks and Premiums | Class of Business | |
|---|---|---|
| | Automobile (A) | Automobile (B) |
| | Premiums | Premiums |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 17,073 07 | 4,849 36 |
| Taken in 1920, New | 54,321 50 | 28,776 96 |
| Renewed | | 298 43 |
| Totals | 71,394 57 | 33,924 75 |
| Less ceased | 43,982 01 | 15,980 34 |
| Gross in force at end of 1920 | 27,412 56 | 17,944 41 |
| Less reinsured | 10,545 21 | 6,741 16 |
| Net in force at end of 1920 | 16,867 35 | 11,203 25 |

| Risks and Premiums | Class of Business | | |
|---|---|---|---|
| | Liability Premiums | Hail Premiums | Sickness Premiums |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 1,223 71 | | 2,365 95 |
| Taken in 1920, New | 1,268 02 | 335,503 42 | 4,701 05 |
| Renewed | 205 00 | | 1,583 40 |
| Totals | 2,696 73 | | 8,650 40 |
| Less ceased | 1,399 19 | 335,503 42 | 3,770 34 |
| Gross in force at end of 1920 | 1,297 54 | | 4,880 06 |
| Less reinsured | | | 514 00 |
| Net in force at end of 1920 | 1,297 54 | | 4,366 06 |

CAR AND GENERAL—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### REVENUE ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Funds at beginning of year:— | | |
| Net revenue balance brought forward | 380 5 11 | |
| Reserve in respect of unexpired risks | 239,668 2 3 | |
| Estimated Liability in respect of claims outstanding | 152,203 8 0 | |
| | | 392,257 16 2 |
| Premiums, less reinsurances, provision for cancelments and bonuses to policyholders | | 889,500 18 11 |
| Interest and dividends, less tax | | 18,459 14 9 |
| Sundry Receipts | | 38 5 0 |
| | | £1,300,256 14 10 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Claims paid | | 441,628 16 9 |
| Commission and Management Expenses at Head Office and branches | | 312,131 9 8 |
| Provision for bad and doubtful debts | | 260 11 2 |
| Depreciation of furniture, fittings and cars at Head Office and branches | | 1,485 18 7 |
| Loss on sale of investments | | 102 17 8 |
| Funds at end of year:— | | |
| Reserve for unexpired risks | 355,800 7 7 | |
| Reserve for claims estimated outstanding | 160,508 0 0 | |
| Balance | 28,338 13 5 | |
| | | 544,647 1 0 |
| | | £1,300,256 14 10 |

### BALANCE SHEET.

| | £ s. d. | £ s. d. |
|---|---|---|
| Capital:— | | |
| Authorized—250,000 Shares of £1 each | | 250,000 0 0 |
| Issued— | | |
| 105,745 shares on which the sum of 5s. per share has been called | 26,436 5 0 | |
| 25,000 5% Cumulative preference shares on which £1 per share has been called | 25,000 0 0 | |
| | | 51,436 5 0 |
| 130,745 | | |
| General Reserve | | 25,000 0 0 |
| Reserve for unexpired risks | 355,800 7 7 | |
| Reserve for claims estimated outstanding | 160,508 0 0 | |
| Revenue account— | | |
| Balance £28,338 13 5 | | |
| Less dividend paid on preference shares in respect of current year 437 10 0 | | |
| | 27,901 3 5 | |
| | | 544,209 11 0 |
| Reinsurance Companies | | 39,857 16 10 |
| Sundry creditors | | 40,350 2 5 |
| Funded interest on Brazil 5% bonds (1908) held in suspense pending realization | | 229 10 0 |
| | | £701,083 5 3 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Freehold property within the United Kingdom | | 10,500 0 0 |
| Loans on mortgages of property within the United Kingdom | | 3,275 0 0 |
| Investments at cost— | | |
| British Government securities | 277,151 14 6 | |
| Municipal and county securities—United Kingdom | 15,000 0 0 | |
| Indian and Colonial Government securities | 52,757 2 2 | |
| Indian and Colonial provincial securities | 42,904 19 8 | |
| Indian and Colonial municipal securities | 10,495 11 9 | |
| Foreign Government securities | 41,364 16 7 | |
| Foreign municipal securities | 1,838 12 6 | |
| Railway and other debentures and debenture stocks—home and foreign | 74,809 15 6 | |
| Railway and other preference and guaranteed stocks | 4,694 0 0 | |
| Railway ordinary stocks | 2,343 17 11 | |
| | | 523,360 10 7 |
| Agents' balances and outstanding premiums, less provision for cancelments, commission, and doubtful debts | | 114,234 5 7 |
| Furniture, fittings and cars at Head Office and branches | 11,073 5 2 | |
| Less depreciation | 1,485 18 7 | |
| | | 9,587 6 7 |
| Amounts due by reinsurance companies and sundry debtors and debit balances | | 2,046 6 5 |
| Accrued interest and dividends, less tax | | 4,135 8 9 |
| Cash at bank and in hand | | 33,944 7 4 |
| | | £701,083 5 3 |

## THE CENTURY INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, HENRY BROWN—Secretary, JNO. R. LITTLE—Principal Office, Edinburgh, Scotland—Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated 1885. Dominion license issued December 12, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed £315,000 | $ 1,533,000 00 |
| Amount paid in cash, £105,000 | 511,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada Bonds, 1920/1925, 4½ p.c. | $ 5,840 00 | $ 5,664 80 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 30,000 00 | 30,000 00 | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Prov. of Alberta, 1943, 4½ p.c. | 21,413 33 | 18,843 73 | |
| Prov. of Manitoba, 1953, 4½ p.c. | 10,220 00 | 8,993 60 | |
| Prov. of Manitoba, 1923, 5 p.c. | 4,380 00 | 4,336 20 | |
| Prov. of Ontario, 1947, 4 p.c. | 25,063 33 | 21,303 83 | |
| *City—* | | | |
| Regina, Sask., 1926, 4½ p.c. | 9,733 33 | 8,954 67 | |
| Regina, Sask., 1952, 4½ p.c. | 4,866 67 | 4,039 33 | |
| *Township—* | | | |
| Richmond, 1962, 4½ p.c. | 26,000 00 | 19,760 00 | |
| *Railway—* | | | |
| Can. Northern Ontario Ry., 1st Mtge. (g'teed by Dom. of Can), 1961, 3½ p.c. | 13,140 00 | 9,460 80 | |
| Total on deposit with Receiver General | $ 200,656 66 | $ 181,356 96 | |
| Carried out at market value | | | $ 181,356 96 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at Chief Agency in Canada | | 1,584 87 |
| Cash in banks, in Canada, viz.:— | | |
| Home Bank of Canada, Toronto | $ 14,599 06 | |
| Canadian Bank of Commerce, Vancouver | 14,995 82 | |
| Total cash in banks | | 29,594 88 |
| Agents' balances and premiums uncollected | | 41,388 10 |
| Office furniture and plans | | 884 82 |
| Deposit with Grain Association | | 911 23 |
| Total assets in Canada | | $ 255,720 86 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 37,146 49 |
| Reserve of uncarned premiums, $174,642 10 carried out at 80 per cent | 139,713 68 |
| General Agency commissions, B.C., due | 8,616 73 |
| Reinsurance premiums (ret) | 8,547 01 |
| Adjustment expenses | 85 42 |
| Taxes due and accrued | 7,500 00 |
| Total liabilities in Canada | $ 201,609 33 |

THE CENTURY INSURANCE COMPANY—*Concluded.*

INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 491,018 18 | |
| Deduct reinsurances, $41,190.96; return premiums, $68,804.13 | 109,995 09 | |
| Net cash received for said premiums | | $ 291,023 09 |
| Received for interest | | 1,792 33 |
| Total income in Canada | | $ 292,815 42 |

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 13,650 85 | |
| Deduct reinsurances | 1,937 60 | |
| Net paid for said claims | $ 11,713 25 | |
| Paid for claims occurring during the year | $ 127,161 18 | |
| Deduct reinsurances, $19,518.11; savings and salvage, $724 77 | 20,242 88 | |
| Net paid for said claims | $ 106,918 30 | |
| Total net amount paid for said claims | | $ 118,631 55 |
| Paid or allowed for commission or brokerage | | 87,876 68 |
| Paid for taxes | | 6,819 06 |
| All other expenditure: Advertising, $29.57; maps and plans, $284.86; printing and stationery, $1,091.39; underwriters' boards, tariff associations, etc., $3,010.44; adjustment expenses, $2,745.42; postage, telegrams, telephones and express, $125.16; general expenses, Grain Association, $428.71; miscellaneous, $30 | | 7,745 55 |
| Total expenditure in Canada | | $ 221,072 84 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 10,372,015 | $ 272,005 06 |
| Taken in 1920, new | 36,492,455 | 423, 36 59 |
| Total | $ 46,864,470 | $ 695,741 65 |
| Less ceased | 19,723,251 | 312,268 67 |
| Gross in force at end of 1920 | $ 27,141,219 | $ 383,472 98 |
| Less reinsured | 3,482,490 | 46,315 31 |
| Net in force at end of 1920 | $ 23,658,729 | $ 337,157 67 |

(*For General Business Statement, see Appendix.*)

## CHINA FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, J. A. PLUMMER—General Manager, C. MONTAGUE, Ede——Principal Office, Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto, Ont.

(Incorporated, 1870. Dominion license issued, September 11, 1919.)

### CAPITAL.

| | |
|---|---|
| Authorized and subscribed | $ 1,500,000 00 |
| Paid up in cash | 300,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General— | | | |
| British War Loan, 1929/47, 5 p.c | $ 27,253 33 | $ 25,618 00 | |
| Carried out at market value | | | $ 25,618 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Nova Scotia, Vancouver, B.C | 5,166 99 |
| Agents' balances and premiums uncollected | 1,829 85 |
| Total assets in Canada | $ 32,614 84 |

### LIABILITIES IN CANADA

| | |
|---|---|
| Net amount of claims, unadjusted | $ 1,500 00 |
| Reserve of unearned premiums, $5,861.28; carried out at 80 per cent thereof | 4,689 82 |
| Taxes due and accrued | 205 00 |
| Reinsurance premiums | 215 20 |
| Salaries, rent, etc | 70 00 |
| Total liabilities in Canada | $ 6,680 02 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 19,777 09 | |
| Deduct reinsurances, $5,479.75; return premiums, $4,361.46 | 9,841 21 | |
| Total net cash received for premiums | | $ 9,935 88 |
| Total income in Canada | | $ 9,935 88 |

CHINA FIRE INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 1,039 26 | |
| Deduct reinsurances | 484 97 | |
| Net amount paid for said claims | | $ 554 29 |
| Paid for commission or brokerage | | 2,247 42 |
| Paid for taxes | | 121 93 |
| Paid for: Salaries of general and special agents, $344.67; travelling expenses, $6.13; auditors' fees, $16.15 | | 366 95 |
| Miscellaneous expenditure, viz.:—Furniture and fixtures, $6; underwriters' boards, etc., $93.75; advertising, $50.06; maps and plans, $365; postage, telegrams, telephones and express, $46.78; printing and stationery, $221.87; rents, $56.12; sundry expenses, $21.86 | | 861 44 |
| Total expenditure in Canada | | $ 4,152 03 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 373,085 | $ 5,794 94 |
| Taken in 1920, new | 1,039,497 | 17,792 47 |
| Total | $ 1,412,582 | $ 23,587 41 |
| Less ceased | 478,900 | 9,470 18 |
| Gross in force at end of 1920 | $ 933,682 | $ 14,117 23 |
| Less reinsured | 290,560 | 4,002 10 |
| Net in force at end of 1920 | $ 643,122 | $ 10,115 13 |

(*For General Business Statement, see Appendix.*)

## CITIZENS' INSURANCE COMPANY OF MISSOURI

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, CHAS. E. CHASE—Secretary, P. O. CROCKER—Principal Office, St. Louis, Mo.—Chief Agent in Canada, C. H. MACAULAY—Head Office, in Canada Vancouver, B.C.

(Incorporated 1837. Dominion license issued, December 4, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed, and paid in cash | $ 200,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General.

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada Victory Loan, 1927, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Carried out at market value | | | $ 25,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Canadian Bank of Commerce, Vancouver, B.C. | 1,906 88 |
| Agents' balances and premiums uncollected ($1,441.78 on business prior to Oct. 1, 1920) | 8,122 07 |
| Total assets in Canada | $ 35,028 95 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $27,538 78; carried out at 80 per cent thereof | $ 22,031 02 |
| Taxes, due and accrued | 142 79 |
| Total liabilities in Canada | $ 22,173 81 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 52,484 69 | |
| Deduct reinsurances,—$111.72; return premiums, $11,591.23 | 11,479 51 | |
| Total net cash received for premiums | | $ 41,005 18 |
| Interest on bank deposit | | 171 06 |
| Total income in Canada | | $ 41,176 24 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 240 56 | |
| Less reinsurances | 4 62 | |
| Net amount paid for said claims | $ 235 94 | |
| Amount paid for claims occurring during the year | $ 9,580 51 | |
| Total net amount paid for claims | | $ 9,816 45 |
| Paid for commission or brokerage | | 10,251 29 |
| Paid for taxes | | 1,297 46 |
| Salaries, chief agency | | 150 00 |
| Miscellaneous expenditure, viz.: Underwriters' Boards, tariff associations, etc., $1,038 68; postage, telegrams, telephones and express, $144.35; adjusting expense, $296 08; maps and plans, $508.50 | | 1,987 61 |
| Total expenditure in Canada | | $ 23,502 81 |

CITIZENS' INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 4,421,607 | $ 71,154 48 |
| Taken in 1920, renewed | 3,261,429 | 53,772 92 |
| Total | $ 7,683,036 | $ 124,927 40 |
| Less ceased | 4,366,848 | 70,486 11 |
| Gross in force at end of 1920 | $ 3,316,188 | $ 54,441 29 |
| Less reinsured | 3,008 | −1 26 |
| Net in force at end of 1920 | $ 3,313,180 | $ 54,442 55 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total premium income | $ 627,825 73 |
| Received for interest and dividends | 31,444 95 |
| Total income | $ 659,270 68 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 237,803 96 |
| Expenses of adjustment and settlement of claims | 2,696 10 |
| Paid stockholders for interest or dividends | 26,000 00 |
| Agents' commissions or brokerage | 209,134 94 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 67 84 |
| Rents | 90 55 |
| Federal taxes | 14,570 85 |
| Insurance Department, licenses, fees, etc | 1,123 79 |
| Decrease on account of reinsurance treaties | 43,025 78 |
| All other disbursements | 304 58 |
| Total disbursements | $ 534,818 39 |

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 40,000 00 |
| Book value of bonds and stocks owned | 527,444 51 |
| Cash in banks and trust companies | 454,741 71 |
| Agents' balances | 200,266 50 |
| Total ledger assets | $ 1,222,452 72 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 10,688 92 |
| Gross assets | $ 1,233,141 64 |
| Deduct assets not admitted | 58,269 51 |
| Total admitted assets | $ 1,174,872 13 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 95,769 89 |
| Total unearned premiums | 406,742 08 |
| Federal, state and other taxes due or accrued (estimated) | 7,000 00 |
| Funds held under reinsurance treaties | 206,131 88 |
| Total liabilities, excluding capital stock | $ 715,643 85 |
| Capital stock paid up in cash | 200,000 00 |
| Surplus over all liabilities | 259,228 28 |
| Total liabilities | $ 1,174,872 13 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 467,577,616 00 |
| Premiums thereon | 4,663,323 66 |
| Amount of policies terminated during the year | 366,779,647 00 |
| Premiums thereon | 3,747,716 76 |
| Net amount of policies in force at December 31, 1920 | 70,934,019 00 |
| Premiums thereon | 716,307 78 |

## COLUMBIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, GEORGE F. CRANE—Secretary, H. W. SPICER—Principal Office, New York, City U.S.A.—Chief Agent in Canada, R. MACD. PATERSON—Head Office in Canada, Montreal.

(Incorporated, 1901. Dominion license issued, October 11, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 400,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c | $ 27,000 00 | $ 27,000 00 | |
| Dom. of Can. Victory Loan, 1934, 5½ p.c | 25,000 00 | 25,000 00 | |
| Province of Ontario, 1926, 3½ p.c | 10,000 00 | 9,100 00 | |
| *Cities—* | | | |
| Moosejaw, 1933, 5 p.c | 10,000 00 | 9,200 00 | |
| North Bay, 1932, 5 p.c | 1,000 00 | 950 00 | |
| North Bay, 1933, 5 p.c | 3,000 00 | 2,850 00 | |
| North Bay, 1935, 5 p.c | 1,000 00 | 940 00 | |
| North Bay, 1936, 5 p.c | 3,000 00 | 2,820 00 | |
| North Bay, 1937, 5 p.c | 1,000 00 | 940 00 | |
| North Bay, 1942, 5 p.c | 1,000 00 | 930 00 | |
| St. Boniface, 1931, 5 p.c | 486 67 | 457 47 | |
| St. Boniface, 1943, 5 p.c | 10,000 00 | 9,200 00 | |
| *Town—* | | | |
| LePas (g'teed by Prov. of Man.), 1933, 5 p.c | 10,000 00 | 9,400 00 | |
| Total on deposit with the Receiver General | $ 102,486 67 | $ 98,787 47 | |
| Carried out at market value | | | $ 98,787 47 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bond held by Company— | | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c | $ 25,000 00 | $ 25,000 00 | |
| Carried out at market value | | | 25,000 00 |
| Cash at chief agency in Canada | | | 21 74 |
| Cash in banks:— | | | |
| Royal Bank of Canada, Montreal | | $ 62,834 43 | |
| Royal Bank of Canada, Halifax | | 2,999 96 | |
| Royal Bank of Canada, Winnipeg | | 225 04 | |
| Royal Bank of Canada, Vancouver | | 2,553 55 | |
| Total cash in banks | | | 68,612 98 |
| Interest accrued | | | 1,765 80 |
| All other assets | | | 1,510 26 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire ($327.78 on business prior to Oct. 1, 1920) | | $ 30,246 97 | |
| Auto (A) | | 5,011 98 | |
| Auto (B) | | 974 70 | |
| Inland Trans | | 1,527 00 | |
| Total | | | 37,760 65 |
| Total assets in Canada | | | $ 233,458 90 |

COLUMBIA—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 2,611 69 | |
| Net amount of automobile (A) claims, unadjusted | 18,323 00 | |
| Net amount of automobile (B) claims, unadjusted | 10,148 00 | |
| Total unsettled claims unpaid | | $ 31,082 69 |
| Total reserve of unearned premiums, viz.:— | | |
| Fire | $ 40,274 58 | |
| Automobile (A) | 42,003 05 | |
| Inland Transportation | 1,771 83 | |
| Total, $84,049.46; carried out at 80 per cent | | 67,239 57 |
| Taxes due and accrued | | 2,500 00 |
| Reinsurance premiums due, fire | | 223 14 |
| All other liabilities | | 3,995 49 |
| Total liabilities in Canada | | $ 105,040 89 |

INCOME IN CANADA.

| Premiums. | Fire. | Automobile (A) | Automobile (B) | Inland Transportation. | |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 71,938 86 | 89,170 26 | 16,323 70 | 12,393 64 | |
| Less reinsurance | 16,140 03 | | | 642 72 | |
| Less return premiums | 12,704 24 | 20,862 89 | 2,690 31 | 489 21 | |
| Total deduction | 28,844 27 | | | 1,131 93 | |
| Net cash received | 43,094 59 | 68,307 37 | 13,633 39 | 11,261 71 | |
| Net cash received for premiums for all classes of business | | | | | $ 136,297 06 |
| Received for interest on bonds | | | | | 4,965 52 |
| Total income in Canada | | | | | $ 141,262 58 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile "A" | Automobile "B" | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 4,251 77 | 11,000 06 | | 1,500 00 | |
| Paid for claims occurring during the year | | 17,647 60 | 9,678 76 | 1,925 62 | |
| Less savings and salvage | | 6,513 58 | | 371 69 | |
| Less reinsurances | 147 57 | | 11 50 | | |
| Net paid during the year | | 11,134 02 | | 1,553 93 | |
| Total net paid for said claims | 4,104 20 | 22,134 02 | 9,667 26 | 3,053 93 | |
| Total net payments for claims for all classes of business | | | | | $ 38,959 41 |
| Commission and brokerage, fire, $10,039.79; other, $28,178.84 | | | | | 38,218 63 |
| Taxes, fire, $1,103.67; other, $3,048.67 | | | | | 4,152 34 |
| *Salaries, fees, charges of officials and travelling expenses | | | | | 5,767 46 |
| †Miscellaneous expenditure:—viz.: Advertising, $409.49; legal expenses, $425; postage, telegrams, telephones and express, $650.72; printing and stationery, $9,482.83; underwriters' boards, associations, etc., $923.22; rents, $560; sundry charges, $1,423.46 | | | | | 13,874 72 |
| Total expenditure in Canada | | | | | $ 100,972 56 |

COLUMBIA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (B). | Inland Transportation. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts |
| Gross in force at end of 1919 | | | 63,122 30 | 2,212 90 |
| Taken in 1920, new and renewed | 10,204,051 | 109,747 57 | 107,237 27 | 12,770 00 |
| Totals | | | 170,359 57 | 14,982 90 |
| Less ceased | 1,955,915 | 21,921 19 | 85,353 47 | 11,578 91 |
| Gross in force at end of 1920 | 8,248,136 | 87,826 38 | 85,006 10 | 3,403 99 |
| Less reinsured | 1,174,143 | 13,809 91 | | |
| Net in force at end of 1920 | 7,073,993 | 74,016 47 | 85,006 10 | 3,403 99 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 1,826,182 69 |
| Cash in trust companies and in banks | 31,202 88 |
| Agents' balances | 350,384 29 |
| Due from authorized companies on losses paid | 36,356 81 |
| Due from unauthorized companies on losses paid | 170 68 |
| Bills receivable for interest | 270 00 |
| Cash deposit | 100 00 |
| Total ledger assets | $ 2,244,667 35 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 20,179 52 |
| Gross assets | $ 2,264,846 87 |
| Deduct assets not admitted | 155,652 81 |
| Total admitted assets | $ 2,109,194 06 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 325,734 82 |
| Total unearned premiums | 945,446 18 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 5,000 00 |
| Federal, state and other taxes due and accrued (estimated) | 40,000 00 |
| Contingent commissions or other charges due or accrued | 7,000 00 |
| Total liabilities, except capital stock | $ 1,323,181 00 |
| Capital stock paid up in cash | 400,000 00 |
| Surplus over all liabilities | 386,013 06 |
| Total liabilities | $ 2,109,194 06 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,702,024 36 |
| Interest and dividends | 74,344 75 |
| Agents' balances previously charged off | 33 15 |
| Total income | $ 1,776,402 26 |

COLUMBIA—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 724,558 18 |
| Expenses of adjustment and settlement of claims | 2,163 46 |
| Commissions or brokerage | 405,865 55 |
| Field supervisory expenses | 47,416 53 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 95,680 89 |
| Rents | 8,300 00 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, Insurance Department licenses and fees, etc | 30,372 41 |
| Inspections and surveys, including underwriters' boards and tariff associations | 5,525 31 |
| Federal taxes | 27,402 51 |
| Agents' balances charged off | 32 35 |
| Paid for dividends | 50,000 00 |
| Gross decrease, by adjustment, in book value of bonds | 1,023 01 |
| All other disbursements | 57,337 60 |
| Total disbursements | $ 1,455,677 80 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $220,846,225 00 |
| Premiums thereon | 1,726,018 66 |
| Amount terminated during the year | 71,045,657 00 |
| Premiums thereon | 536,881 22 |
| Net amount in force December 31, 1920 | 106,329,800 00 |
| Premiums thereon | 828,559 15 |

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, E. ROGER OWEN—Principal Office, London, England—Chief Agent in Canada, W. S. JOPLING—Head Office in Canada, Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £2,950 000 stg. | $14,356,666 66 |
| Amount paid thereon in cash | 1,475,000 stg. | 7,178,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*) | | $ 1,248,948 05 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate, office building, 223-6 St. James St., Montreal | | 325,000 00 |
| Amount secured by way of loan on Standard Trust Co., Mortgage | | 20,000 00 |
| Due by Palatine Insurance Co., acct., proportion of expenses | | 5,373 67 |
| Cash on hand at head office in Canada | | 38,554 96 |
| Cash in banks, viz.:— | | |
| Hochelaga Bank, Montreal | $ 9,768 71 | |
| Bank of Montreal (B.N.A.), Winnipeg | 11,668 70 | |
| Bank of Montreal (B.N.A.), Vancouver | 12,322 59 | |
| Union Bank of Canada, Montreal | 24,842 11 | |
| Union Bank of Canada, Montreal (Building Account) | 4,238 00 | |
| Market and Fulton National Bank, New York | 52,775 08 | |
| Total | $ 115,615 19 | |
| Less overdraft Bank of Montreal | 30,978 73 | |
| Net cash in banks | | 84,636 46 |
| On deposit with Western Canada Grain Growers' Association | | 1,000 00 |
| Agents' balances and premiums uncollected ($22,371.68 was on business issued prior to Oct 1, 1920) | | 144,662 81 |
| Rents due, $261.25; accrued, $7,924.17 | | 8,185 42 |
| Office furniture and plans | | 7,500 00 |
| Reinsurance loss due | | 13,766 87 |
| Total assets in Canada | | $ 1,897,628 24 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 66,639 00 |
| Reserve of unearned premiums, $911,843.53; carried out at 80 per cent | 729,474 82 |
| Reinsurance premiums due | 1,121 38 |
| Taxes due and accrued | 21,000 40 |
| Total liabilities in Canada | $ 818,235 60 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,514,034 51 | |
| Deduct reinsurances, $133,265.51; return premiums, $197,092.83 | 330,358 34 | |
| Net cash received for premiums | | $ 1,183,676 17 |
| Received for interest on investments | | 57,797 81 |
| Received for rents | | 14,660 66 |
| Total income in Canada | | $ 1,256,134 64 |

COMMERCIAL UNION—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 63,031 38 | |
| Deduct savings and salvage, $1,821.15; reinsurances, $5,741.61 | 7,562 76 | |
| Net amount paid for said claims | $ 55,468 62 | |
| Amount paid for claims occurring during the year | $ 629,171 85 | |
| Deduct savings and salvage, $3,337.14; reinsurances, $98,662.97 | 102,000 11 | |
| Net amount paid for said claims | $ 527,171 74 | |
| Total net amount paid for claims | | $ 582,640 36 |
| Commission or brokerage | | 229,765 36 |
| Commission on profits | | 11,446 98 |
| Taxes | | 32,474 43 |
| Salaries: H.O. officials, $49,854.19; and branches, $19,862.31; auditors' fees, $637.85 | | 70,354 35 |
| Miscellaneous expenditure, viz.:—Advertising, $1,302.96; furniture and fixtures, $1,035.32; inspections and surveys, $7,447.74; legal expenses, $119.74; maps and plans, $1,486.39; postage, telegrams, telephones, and express, $4,108.98; printing and stationery, $6,862.44; rents, $7,530.24; underwriters' boards, tariff associations, etc., $13,979.50; automobile, $1,769.55; office expenses, $5,608.31 | | 51,251 17 |
| Total expenditure in Canada | | $ 977,932 65 |

RISKS AND PREMIUMS IN CANADA

| | Amount | Premiums |
|---|---|---|
| Gross policies in force at end of 1919 | $ 191,837,137 | $ 2,016,859 79 |
| Taken during 1920—new and renewed | 151,691,924 | 1,515,838 28 |
| Total | $ 343,529,061 | $ 3,532,698 07 |
| Deduct terminated | 161,864,073 | 1,593,840 99 |
| Gross in force at end of 1920 | $ 181,664,988 | $ 1,938,857 08 |
| Deduct reinsured | 30,087,498 | 174,993 14 |
| Net in force at December 31, 1919 | $ 151,577,490 | $ 1,763,853 94 |

SCHEDULE B

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Canda reg'd. stock, 1938, 3 p.c. | $ 24,333 34 | $ 18,006 67 |
| Canada War Loan, 1925, 5 p.c. | 64,000 00 | 63,360 00 |
| Canada Victory Loan, 1922, 5½ p.c. | 110,000 00 | 110,000 00 |
| Canada Victory Loan, 1933, 5½ p.c. | 200,000 00 | 200,000 00 |
| British Govt. War Loan, 1929/1947, 5 p.c. | 111,933 34 | 106,336 67 |
| British Funding Loan, 1960/1990, 4 p.c. | 24,333 33 | 23,116 67 |
| Guaranteed stock (Irish Land Act), 1933, 2¾ p.c. | 48,666 67 | 25,793 33 |
| Ceylon inscribed stock, 1934, 4 p.c. | 29,200 00 | 24,820 00 |
| New South Wales inscribed stock, 1924, 3½ p.c. | 121,666 67 | 105,850 00 |
| New Zealand stock, 1929, 4 p.c. | 111,933 33 | 96,262 66 |
| Queensland, 1920/1925, 4½ p.c. | 73,000 00 | 66,430 00 |
| South Australia, 1921/1923, 5 p.c. | 24,333 33 | 23,603 33 |
| Victoria inscribed stock, 1923, 3½ p.c. | 24,333 33 | 21,170 00 |
| *City—* | | |
| Quebec, 1923, 4 p.c. | 43,800 00 | 41,172 00 |
| *Corporation—* | | |
| Point Grey, 1961, 5 p.c. | 17,033 33 | 14,478 33 |
| *Schools—* | | |
| Montreal, P., 1942, 4 p.c. | 15,000 00 | 12,600 00 |
| Ottawa, R.C., 1939, 4½ p.c. | 55,000 00 | 49,500 00 |
| *Railways—* | | |
| C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c. | 177,633 33 | 152,765 06 |
| East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c. | 121,666 67 | 69,350 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1922, 5 p.c. | 24,333 33 | 24,333 33 |
| Total on deposit with Receiver General | $1,422,200 00 | $1,248,948 05 |

*(For General Business Statement, see Appendix.)*

## THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, WHITNEY PALACHE—Secretary, W. M. BALLARD—Principal Office, 55 John St., New York City—Chief Agent in Canada, A. W. ROSS—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917.)

### CAPITAL

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 200,000 00 |

### ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| United States of America Liberty Bond, 1932/1947, 3½ p.c. | $ 20,000 00 | $ 20,000 00 | |
| Carried out at market value | | | $ 20,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Canadian Bank of Commerce, Vancouver | 3,288 16 |
| Interest accrued | 29 00 |
| Agents' balances and premiums uncollected ($141.16 on business prior to Oct. 1, 1920) | 2,498 52 |
| Total assets in Canada | $ 25,815 68 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 209 50 |
| Reserve of unearned premiums, $7,120.26; carried out at 80 per cent | 5,696 20 |
| Taxes due and accrued | 350 00 |
| Reinsurance premiums | 937 89 |
| Total liabilities in Canada | $ 7,193 59 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received | $ 16,845 57 | |
| Deduct reinsurances, $7,175.81; return premiums, $1,868.37 | 9,044 18 | |
| Total net cash received for premiums in Canada | | $ 7,801 39 |
| Received for interest on investments | | 700 00 |
| Total income in Canada | | $ 8,501 39 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 206 51 | |
| Less reinsurances | 42 56 | |
| Net paid for said claims | $ 163 95 | |
| Paid for claims occurring during the year | $ 3,549 45 | |
| Less reinsurances | 2,002 31 | |
| Net paid during the year for said claims | $ 1,547 14 | |

THE COMMERCIAL UNION OF NEW YORK—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net amount paid for claims | $ 1,711 09 |
| Commission or brokerage | 1,963 57 |
| Taxes | 240 43 |
| Auditors' fees | 15 00 |
| Miscellaneous expenditure, viz.: Postage, telegrams, exchange and express, $24.38; printing and stationery, $17.35; underwriters' boards, tariff associations, etc., $232.52; office expenses, $23..56; loss expenses, $67.62; maps and plans, $40.35; legal expenses, $1.00 | 406 78 |
| Total expenditure in Canada | $ 4,336 87 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 1,288,889 | $ 19,762 73 |
| Taken in 1920, new and renewed | 1,059,791 | 17,399 57 |
| Totals | $ 2,348,680 | $ 37,162 30 |
| Less ceased | 882,741 | 14,053 89 |
| Gross in force at end of 1920 | $ 1,465,939 | $ 23,108 41 |
| Less reinsured | 532,895 | 8,481 94 |
| Net in force at end of 1920 | $ 933,044 | $ 14,626 47 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

LEDGER ASSETS

| | |
|---|---|
| Book value of bonds and stocks | $ 1,220,467 37 |
| Cash on hand, in trust companies and in banks | 399,483 64 |
| Agents' balances and bills receivable | 361,086 19 |
| Reinsurance recoverable on claims paid | 62,640 49 |
| Total ledger assets | $ 2,043,677 69 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 13,192 00 |
| Gross assets | $ 2,056,869 69 |
| Deduct assets not admitted | 15,655 46 |
| Total admitted assets | $ 2,041,214 23 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 177,632 00 |
| Unearned premiums | 1,311,326 10 |
| Salaries, rents, expenses, bills, etc., due or accrued | 1,000 00 |
| Federal, state or other taxes due or accrued (estimated) | 32,550 00 |
| Contingent commissions or other charges due or accrued | 8,000 00 |
| Total liabilities, except capital stock | $ 1,530,508 10 |
| Capital stock paid in cash | 200,000 00 |
| Surplus | 310,706 13 |
| Total liabilities | $ 2,041,214 23 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,568,743 88 |
| Interest and dividends | 63,576 04 |
| Total income | $ 1,632,319 92 |

THE COMMERCIAL UNION OF NEW YORK—*Concluded.*

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 675,165 80 |
| Expenses of adjustment and settlement of claims | | 20,231 91 |
| Dividends to shareholders | | 20,000 00 |
| Commission or brokerage | | 373,358 22 |
| Total field supervisory expenses | | 29,428 21 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 89,197 29 |
| Rents | | 5,790 91 |
| Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses | | 10,145 82 |
| Inspections and surveys including underwriters' boards and tariff associations | | 35,620 23 |
| Federal taxes | | 20,586 38 |
| State taxes on premiums, insurance department licenses and fees | | 38,582 27 |
| Agents' balances charged off | | 1,588 62 |
| Gross loss on sale or maturity of bonds and stocks | | 59,671 61 |
| Gross decrease, by adjustment, in book value of bonds | | 91 00 |
| All other disbursements | | 16,977 13 |
| Total disbursements | $ | 1,396,435 40 |

RISKS AND PREMIUMS.

| | | |
|---|---|---|
| Amount written or renewed during the year—Fire | $ | 303,942,520 00 |
| Premiums thereon | | 2,691,714 65 |
| Amount terminated during the year—Fire | | 219,320,237 00 |
| Premiums thereon | | 1,998,853 43 |
| Net amount in force December 31, 1920—Fire | | 240,668,836 00 |
| Premiums thereon | | 1,185,497 73 |
| Net amount in force at December 31, 1920—Marine and Inland | $ | 10,181,284 00 |
| Premiums thereon | | 307,727 03 |

## THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, EDWARD MILLIGAN—Secretary, JOHN A. COSMUS—Principal Office, Hartford, Conn.—Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 3,000,000 00 |
| Amount of capital subscribed and paid thereon in cash | 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| *Governments*— | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c | $ 25,000 00 | $ 25,000 00 | |
| Dom. of Canada War Loan, 1937, 5 p.c | 25,000 00 | 23,839 75 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c | 20,000 00 | 20,000 00 | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c | 25,000 00 | 25,000 00 | |
| Province of Ontario, 1936, 3½ p.c | 15,000 00 | 12,600 00 | |
| *Cities*— | | | |
| Hamilton, 1933, 4½ p.c | 25,000 00 | 23,500 00 | |
| Victoria, B.C., 1923, 4 p.c | 55,000 00 | 50,600 00 | |
| Westmount, 1955, 4½ p.c | 25,000 00 | 22,750 00 | |
| *School*— | | | |
| St. Denis de Montreal, 1952, 5½ p.c | 40,000 00 | 38,800 00 | |
| *Miscellaneous*— | | | |
| Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c | 25,000 00 | 23,000 00 | |
| Total on deposit with Receiver General | $ 280,000 00 | $ 265,089 75 | |
| Carried out at market value | | | $ 265,089 75 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Montreal | $ 154,481 46 | |
| Bank of Nova Scotia, St. John, N.B | 17,490 61 | |
| Total cash in banks | | 171,972 07 |
| Interest accrued | | 3,552 06 |
| Agents' balances and premiums uncollected ($551.82 was on business prior to Oct. 1, 1920) | | 46,135 91 |
| Hail losses recoverable | | 26 37 |
| Total assets in Canada | | $ 486,776 16 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted but unpaid | $ 11,554 00 | |
| Net amount of fire claims, unadjusted | 4,291 96 | |
| Net amount of fire claims, resisted, in suit (accrued prior to 1920) | 349 02 | |
| Total net amount of unsettled claims | | $ 16,194 98 |
| Reserve of uncarned fire premiums, $154,040.73; carried out at 80 per cent | | 123,232 58 |
| Salaries, rents, etc., due and accrued (estimated) | | 175 00 |
| Taxes due and accrued | | 8,170 00 |
| Reinsurance premiums (fire) | | 4,807 33 |
| Total liabilities | | $ 152,579 89 |

THE CONNECTICUT FIRE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Hail. |
| | $ cts. | $ cts. |
| Gross cash received | 324,057 73 | 401,155 24 |
| Less reinsurance | 75,128 27 | 219,339 38 |
| Less return premiums | 47,725 82 | 5,499 08 |
| Total deduction | 122,854 09 | 224,838 46 |
| Net cash received | 201,203 64 | 176,316 78 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 377,520 42 |
| Cash received for interest on investments | | 23,955 49 |
| Total income in Canada | $ | 401,475 91 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Hail. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 17,246 07 | 373 83 |
| Less reinsurance, $9,816.99; savings and salvage, $12.63 | 9,829 62 | 259 38 |
| Net payment for said claims | 7,416 45 | 114 45 |
| Paid for claims occurring during the year | 94,611 27 | 148,511 62 |
| Less savings and salvage | 888 48 | |
| Less reinsurance | 25,559 77 | 64,896 98 |
| Total deduction | 26,448 25 | |
| Net payment for said claims | 68,163 02 | 83,614 64 |
| Total net payment for claims | 75,579 47 | 83,729 09 |

| | | |
|---|---|---|
| Total net payment for claims of all classes of business | $ | 159,308 56 |
| Commission and brokerage: fire, $47,668.63; other, $45,638.78 | | 93,307 41 |
| Commission on profits, fire, $3,620.93; other, $3,314.83 | | 6,935 76 |
| Taxes: fire, $23,513.48; other, $16,181.19 | | 39,694 67 |
| *Salaries, fees and travelling expenses:—Salaries: head office, general and special agents, $10,947.23; fees, auditors, $177.95; travelling expenses, officials, $247.22; travelling expenses, agents, $1,792.53 | | 13,164 93 |
| †Miscellaneous expenditure, viz.:—Advertising, $76.89; furniture and fixtures, $577.38; inspections and surveys, $218.37; legal expenses, $1; maps and plans, $2,078.34; postage, telegrams, telephones and express, $1,555.06; printing and stationery, $4,244.91; rents, $1,316.46; underwriters' boards, associations, etc., $3,171.66; exchange, $16.97 | | 13,257 04 |
| Total expenditure in Canada | $ | 325,668 37 |

*($13,133.79 belongs to Fire business.) †($11,152.08 belongs to Fire business.)

THE CONNECTICUT FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risk and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 29,835,990 | 355,924 12 | |
| Taken in 1920, new and renewed | 30,261,591 | 340,298 81 | 401,155 24 |
| Totals | 60,097,581 | 696,222 93 | |
| Less ceased | 26,950,034 | 308,081 61 | 401,155 24 |
| Gross in force at end of 1920 | 33,147,547 | 388,141 32 | |
| Less reinsured | 7,109,338 | 87,940 70 | |
| Net in force at end of 1920 | 26,038,209 | 300,200 62 | None. |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 480,600 00 |
| Loans secured by pledge of bonds, stocks, or other collaterals | 15,000 00 |
| Book value of bonds and stocks | 9,674,886 64 |
| Cash on hand, in trust companies and in banks | 1,423,123 85 |
| Agents' balances and bills receivable | 926,527 83 |
| Total | $12,520,138 32 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Amount recoverable for reinsurance on paid claims | 54,822 11 |
| Interest accrued | 121,259 39 |
| Gross assets | $12,696,219 82 |
| Deduct assets not admitted | 554,037 45 |
| Total admitted assets | $12,142,182 37 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 895,944 10 |
| Unearned premiums | 6,675,279 67 |
| Salaries, rents, etc., due or accrued | 20,000 00 |
| Federal, State and other taxes due or accrued (estimated) | 250,000 00 |
| Contingent commissions or other charges due or accrued | 30,000 00 |
| Total liabilities (excluding capital stock) | $ 7,871,223 77 |
| Joint capital stock paid in cash | 1,000,000 00 |
| Surplus over all liabilities | 3,270,958 60 |
| Total liabilities | $12,142,182 37 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 7,646,826 28 |
| Interest and dividends | 469,395 96 |
| Agents' balances previously charged off | 481 34 |
| Gross profit on sale or maturity of bonds | 4,778 24 |
| Total income | $ 8,121,481 82 |

THE CONNECTICUT FIRE—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,208,301 37 |
| Expenses of adjustment and settlement of losses, State Corporation Tax | 76,727 36 |
| Interest or dividends to stockholders (including $28,500 State Corporation Tax) | 278,500 00 |
| Agents' allowances, including commission or brokerage | 1,791,650 44 |
| Salaries, fees and all other charges of officers, directors, trustees, home and department office employees | 400,984 29 |
| Rents | 33,063 22 |
| Inspection and surveys, underwriters' boards and tariff associations | 132,255 95 |
| Fire department, fire patrol and salvage crops assessments, fees, taxes and expenses | 228,519 52 |
| Federal taxes | 263,006 43 |
| Agents' balances charged off | 374 82 |
| Gross loss on sale or maturity of bonds and stocks | 96,417 50 |
| Field supervisory expenses | 225,371 92 |
| All other disbursements | 133,177 96 |
| Total disbursements | $ 6,868,350 78 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year, fire | $ 1,162,121,945 00 |
| Premiums thereon | 10,817,314 66 |
| Amount of policies terminated during the year | 857,008,023 00 |
| Premiums thereon | 8,852,468 45 |
| Net in force, December 31, 1920 | 1,295,879,097 00 |
| Premiums thereon | 12,020,516 46 |

## THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. E. LOPEZ—Secretary, ERNEST STURM—Principal Office, 80 Maiden Lane, New York—Manager in Canada, W. E. D. BALDWIN—Head Office in Canada, 17 St. John St., Montreal, Que.

(Incorporated January, 1853. Dominion licenses issued, November 25, 1910.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized and paid in cash | $10,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposits with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Gorernments*— | | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 75,000 00 | $ 75,000 00 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Prov. of Alberta gold reg'd., 1924, 4½ p.c. | 50,000 00 | 47,500 00 | |
| Prov. of Ontario, 1935, 6 p.c. | 50,000 00 | 47,000 00 | |
| United States (1) Liberty Loan, 1932 1947, 3½ p.c. | 60,000 00 | 60,000 00 | |
| City of Toronto, 1948, 4 p.c. | 299,300 00 | 254,405 00 | |
| Total on deposit with Receiver General | $ 584,300 00 | $ 533,905 00 | |
| Carried out at market value | | | $ 533,905 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at Head Office | | 100 00 |
| Cash in Royal Bank of Canada, Montreal | | 150,617 72 |
| Interest accrued | | 8,415 08 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,050.50 on business prior to Oct. 1, 1920) | $ 84,549 94 | |
| Automobile (A) | 958 75 | |
| Explosion | 7,649 58 | |
| Tornado | 520 58 | |
| Total | | 93,678 85 |
| Office furniture and plans | | 10,400 00 |
| Reinsurance losses, fire, $1,809.58; hail, $229.65 | | 2,039 23 |
| Total assets in Canada | | $ 799,155 88 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 8,576 36 | |
| Net amount of fire claims, unadjusted and unpaid | 22,241 00 | |
| Net amount of automobile (A) claims, unadjusted | 51 25 | |
| Net amount of tornado claims, unadjusted | 50 00 | |
| Total net amount of unsettled claim ($63.50 accrued prior to 1920) | | $ 30,918 61 |
| Reserve of unearned premiums: fire, $380,824.47; automobile (A) $3,464.48; automobile (B) $1,042.02; explosion, $3,844.04; tornado, $3,326.37; total, $392,501.38, carried out at 80 per cent | | 314,001 10 |
| Salaries, rents, etc., due or accrued | | 4,915 00 |
| Taxes due and accrued | | 15,764 67 |
| Reinsurance premiums: fire, $7,933.36; Automobile (A), $438.15 | | 8,371 51 |
| Total liabilities in Canada | | $ 373,970 89 |

THE CONTINENTAL—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 855,224 69 | 11,471 91 | 4,199 27 | 16,247 38 | 276,672 54 | 5,314 68 |
| Less reinsurance | 125,340 14 | 3,461 49 | 1,117 45 | 9,749 60 | 97,372 40 | 1,179 42 |
| Less return premiums | 171,945 82 | 1,495 05 | 801 08 | 2,476 65 | 3,309 11 | 381 97 |
| Total deduction | 297,285 96 | 4,956 54 | 1,918 53 | 12,226 25 | 100,681 51 | 1,561 39 |
| Net cash received | 557,938 73 | 6,515 37 | 2,280 74 | 4,021 13 | 175,991 03 | 3,753 29 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 750,500 29 |
| Cash received for interest on investments | 24,236 76 |
| Total income in Canada | $ 774,737 05 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile "A" | Automobile "B" | Hail. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 36,861 85 | | | 508 27 |
| Less savings and salvage | 255 80 | | | |
| Less reinsurance | 2,549 53 | | | |
| Total deduction | 2,805 33 | | | |
| Net payment for said claims | 34,056 52 | | | |
| Paid for claims occurring during the year | 287,222 90 | 5,734 65 | 2,541 53 | 123,743 38 |
| Less savings and salvage | 4 13 | 900 21 | | |
| Less reinsurance | 38,668 61 | 643 45 | 667 26 | 46,901 44 |
| Total deduction | 38,672 74 | 1,543 66 | | |
| Net payment for said claims | 248,550 16 | | | 76,841 94 |
| Total net payment for claims | 282,606 68 | 4,190 99 | 1,874 27 | 77,350 21 |

| | |
|---|---|
| Total net amount paid for claims | $ 366,022 15 |
| Commission or brokerage, fire, $110,953.20; other, $45,587.93 | 156,541 13 |
| Paid for commission on profits, fire, $1,675.99; other, $4,107.38 | 5,783 37 |
| *Salaries and travelling expenses, viz.:—Salaries, head office officials, $37,488.53; general and special agents, $13,354.21; travelling expenses: officials, $2,457.94; special agents, $8,909.10 | 62,209 78 |
| Taxes, fire, $15,165.33; other, $3,624.51 | 18,789 84 |
| †Miscellaneous expenditure, viz.: Advertising, $7,217.92; fire department, patrol and salvage corps assessments, etc., $1,433.54; postage, express, telegrams and telephones, $4,233.85; rents, $3,724.24; maps and plans, $2,340.46; underwriters' boards, $7,220.59; furniture and fixtures, $1,764.89; printing and stationery, $9,773.01; miscellaneous, $1,588.54; legal fees, $87.25 | 39,384 29 |
| Total expenditure in Canada | $ 648,730 56 |

*($57,604.96 belongs to fire business.)
†($34,853.91 belongs to fire business.)

THE CONTINENTAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Explosion. | Hail. | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919.. | 61,409,837 | 691,360 80 | ..... | ..... | 12,390 55 | ..... | 1,281 09 |
| Taken in 1920, new and renewed..... | 88,305,470 | 871,362 59 | 12,430 66 | 4,199 27 | 23,530 08 | 276,672 54 | 5,411 76 |
| Totals..... | 149,715,307 | 1,562,723 39 | ..... | ..... | 35,920 63 | ..... | 6,692 85 |
| Less ceased..... | 72,148,102 | 711,965 24 | 1,618 15 | 1,051 79 | 20,137 72 | 276,672 54 | 1,357 77 |
| Gross in force at end of 1920.. | 77,567,205 | 850,758 15 | 10,812 51 | 3,147 48 | 15,782 91 | ..... | 5,335 08 |
| Less reinsured..... | 15,544,769 | 134,667 32 | 3,883 55 | 1,063 44 | 8,094 83 | ..... | 1,017 70 |
| Net in force at end of 1920.... | 62,022,436 | 716,090 83 | 6,928 96 | 2,084 04 | 7,688 08 | ..... | 4,317 38 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real esate | $ 30,000 00 |
| Mortgage loans on real estate, first liens | 1,244,843 84 |
| Book value of bonds and stocks | 33,078,035 00 |
| Cash in trust companies and in banks | 3,451,723 38 |
| Agents' balances | 2,522,123 25 |
| Bills receivable, taken for fire risks | 283,030 73 |
| Amount recoverable for reinsurance on paid losses | 9,427 31 |
| Total ledger assets | $40,619,183 51 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 196,312 83 |
| Market value of bonds and stocks over book value | 200,013 75 |
| Other non-ledger assets | 5,100 00 |
| Gross assets | $41,020,610 09 |
| Deduct assets not admitted | 162,732 52 |
| Total admitted assets | $40,857,877 57 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 2,037,973 17 |
| Unearned premiums | 17,928,706 80 |
| Principal un paid on scrip or certificate of profits, authorized | 26,152 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 85,750 00 |
| Federal, State and other taxes, due or accrued (estimated) | 448,331 00 |
| Interest due or accrued | 6,054 90 |
| Dividends declared and unpaid to stockholders | 1,000,000 00 |
| Contingent commission or other charges due or accrued | 177,098 01 |
| All other liabilities, viz.: Reserve for Contingencies, $100,000 and Income Tax withheld, $539.69 | 100,539 69 |
| Total liabilities, except capital stock | $21,810,605 57 |
| Capital stock paid in cash | 10,000,000 00 |
| Surplus over liabilities and capital stock | 9,047,272 00 |
| Total liabilities | $40,857,877 57 |

THE CONTINENTAL—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums | $18,789,497 82 |
| Received for interest and dividends | 2,126,287 96 |
| Received for rent | 20,896 17 |
| From agents' balances previously charged off | 197 00 |
| Gross increase by adjustment, in book value of bonds and stocks | 579,014 00 |
| Gross profit on sale or maturity of ledger assets | 810,779 00 |
| New York State Income Tax withheld at source | 539 69 |
| Total income | $22,327,211 64 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 7,392,914 80 |
| Expenses of adjustment and settlement of claims | 194,152 59 |
| Agents' allowances | 3,964,315 08 |
| Dividends paid stockholders | 2,000,000 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,300,640 57 |
| Rents | 126,856 70 |
| Inspection and surveys, including underwriters' board and tariff associations | 328,113 25 |
| Federal taxes | 309,690 16 |
| Field supervisory expenses | 504,759 78 |
| State taxes on premiums, Insurance department licenses and fees | 460,342 32 |
| Gross loss on sale or maturity of ledger assets | 889,629 00 |
| Gross decrease, by adjustment, in book value of stocks | 3,054,016 00 |
| Agents' balances charged off | 9,352 72 |
| All other disbursements | 565,930 94 |
| Total disbursements | $21,100,713 91 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $3,042,581,760 00 |
| Premiums thereon | 26,333,666 66 |
| Amount of policies terminated | 1,797,998,089 00 |
| Premiums thereon | 20,137,493 15 |
| Net amount in force at end of year | 3,696,494,493 00 |
| Premiums thereon | 30,930,748 73 |

## CUMBERLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, H. T. WELLS—Vice-President, J. A. CUMMINGS—Secretary, HARVEL COULTER—Principal Office, Pugwash.

(Incorporated in 1911 under the provisions of chap. 46 of the Act of 1903-1904 of Nova Scotia. Dominion license issued April 28, 1919.)

### ASSETS.

Bond on deposit with Receiver General:—

| | Par Value. | Book Value. | Market Value. | |
|---|---|---|---|---|
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 1,500 00 | $ 1,500 00 | $ 1,485 00 | |
| Carried out at book value | | | | $ 1,500 00 |
| Cash at head office | | | | 21 26 |
| Cash in banks:— | | | | |
| Royal Bank of Canada, Amherst, N.S. | | | $ 1,329 77 | |
| Bank of Nova Scotia, Amherst, N.S. | | | 1,612 67 | |
| Total cash in banks | | | | 2,942 44 |
| Total ledger assets | | | | $ 4,463 70 |
| Deduct market value of bond under book value | | | | 15 00 |
| | | | | $ 4,448 70 |

### OTHER ASSETS.

| | |
|---|---|
| Furniture and fixtures | 86 00 |
| Agents' balances and premiums uncollected | 74 90 |
| Bills receivable held by the Company | 15 00 |
| Portion of total premium notes in force usually unassessed | 4,794 63 |
| Gross assets | $ 9,419 23 |
| Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only | 4,794 63 |
| Total admitted assets | $ 4,624 60 |

### LIABILITIES.

| | |
|---|---|
| Reserve of unearned premiums, $2,628.13, carried out at 80 per cent | $ 2,102 50 |
| Total liabilities | $ 2,102 50 |
| Excess of assets over liabilities | $ 2,522 10 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,948 75 | |
| Less insurance | 42 28 | |
| Net cash received for premiums | | $ 1,906 47 |
| Received for interest on investments | | 116 78 |
| Received for policy fees | | 55 00 |
| Total income | | $ 2,078 25 |

CUMBERLAND FARMERS'—*Concluded.*

EXPENDITURE.

| | | |
|---|---|---|
| Total net amount paid for claims | $ | 1,238 00 |
| Paid or allowed for commission or brokerage | | 159 00 |
| Paid for salaries, head office officials, $200; fees: directors, $3.40; auditors, $2.60 | | 206 00 |
| Miscellaneous expenditure, viz.: printing and stationery, $13.72; postage, telegrams, telephones and express, $14.80; inspections and surveys, $7.75 | | 36 27 |
| Total expenditure | $ | 1,639 27 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | $ | 4,024 72 |
| Amount of cash income as above | | 2,078 25 |
| Total | $ | 6,102 97 |
| Amount of expenditure as above | | 1,639 27 |
| Balance net ledger assets, December 31, 1920 | $ | 4,463 70 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1919 | $ 454,075 | $ 7,574 79 |
| Taken during the year, new and renewed | 190,650 | 3,813 00 |
| Total | $ 644,725 | $ 11,387 79 |
| Less ceased | 117,300 | 1,798 54 |
| Gross and net in force at end of 1920 | $ 527,425 | $ 9,589 25 |

## THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, LT.-COL. ROBT. F. MASSIE, D.S.O.—Vice-President, PHILIP POCOCK—Secretary, NEIL W. RENWICK—Principal Office ,Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the Company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. On April 22, 1919 its power was further extended to include automobile insurance under the provisions of Section 77 of the Insurance Act, 1917. Amended in 1920 by 10-11 Geo. V., chap. 87. Commenced business May 11, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 250,000 00 |
| Amount of premium on capital stock paid in by stockholders | 2,950 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | | $ 12,500 00 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | 816,430 16 |
| Book value of stocks. *(For details, see Schedule C)* | | 46,160 00 |
| Cash at head office | | 11,789 14 |
| Cash in Bank of Toronto, Toronto | $ 2,163 48 | |
| Cash in Canadian Bank of Commerce, New York, U.S.A. | 4,320 22 | |
| Total cash in banks | | 6,483 70 |
| Advances to inspectors | | 472 93 |
| Total ledger assets | | $ 893,835 93 |

For excess of book values of bonds and stocks over market value, *see* Investment Reserve Fund in Liabilities.

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 7,402 99 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($6,329.01 on business prior to Oct. 1, 1920) | $ 71,226 93 | |
| Automobile (A), ($265.45 on business prior to Oct. 1, 1920) | 1,142 77 | |
| Automobile (B), ($221.27 on business prior to Oct. 1, 1920) | 613 04 | |
| Marine | 2,314 53 | |
| Total | | 75,297 27 |
| Accounts receivable | | 1,949 22 |
| Total assets | | $ 978,485 41 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($1,558.24 accrued prior to 1920) | $ 22,158 60 | |
| " auto. (B), claims, unadjusted | 430 00 | |
| " marine claims, unadjusted ($19,710.14 accrued prior to 1920) | 67,649 41 | |
| Total net amount of unsettled claims | | $ 90,238 01 |
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 380,137 71 | |
| Automobile (A) | 4,864 52 | |
| Automobile (B) | 1,965 59 | |
| Marine | 30,231 58 | |
| Total $417,199.40; carried out at 80 p.c. | | 333,759 52 |
| Due for reinsurance premiums: fire, $53,882.08; hail, $4.449.72 | | 58,331 80 |
| Taxes due and accrued | | 18,600 00 |
| Due and accrued for salaries, rent, etc | | 5,908 48 |
| Held in trust for reinsurance against unexpired risks | | 140,264 19 |

THE DOMINION FIRE—*Continued.*

LIABILITIES—*Concluded.*

| | |
|---|---|
| Reserve for doubtful accounts | $ 5,167 69 |
| Hail insurance reserve fund | 20,271 06 |
| Investment reserve fund | 13,290 83 |
| Total liabilities (except capital) | $ 685,831 58 |
| Excess assets over liabilities | $ 292,653 83 |
| Capital stock paid in cash | 250,000 00 |
| Surplus of assets over all liabilities and paid up capital | $ 42,653 83 |

INCOME.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | Marine. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 801,767 39 | 10,956 38 | 4,966 19 | 204,145 84 | 154,327 28 |
| Less reinsurance | 252,397 46 | | | 62,444 86 | 1,101 28 |
| Less return premiums | 113,215 85 | 1,643 65 | 993 40 | 401 57 | 15,301 73 |
| Total deduction | 365,613 31 | | | 62,846 43 | 16,403 01 |
| Net cash received | 436,154 08 | 9,312 73 | 3,972 79 | 141,299 41 | 137,924 27 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 728,663 28 |
| Cash received for interest on investments | 32,617 26 |
| Bad debts recovered | 41 06 |
| Total | $ 761,321 60 |
| Received for calls on capital | 1,750 00 |
| Total income | $ 763,071 60 |

EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | Marine. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 9,564 17 | | | | 40,194 48 |
| Less savings and salvage | 411 93 | | | | 2,186 21 |
| Less reinsurance | 1,583 29 | | | | |
| Total deduction | 1,995 22 | | | | |
| Net payment for said claims | 7,568 95 | | | | 38,008 27 |
| Paid for claims occurring during the year | 261,493 66 | 6,032 61 | 4,274 84 | 113,075 26 | 54,682 37 |
| Less savings and salvage | 1,274 51 | 720 00 | | | 1,343 98 |
| Less reinsurance | 85,357 93 | | | 49,612 88 | |
| Total deduction | 86,632 44 | | | | |
| Net payment for said claims | 174,861 22 | | | | 53,338 39 |
| Total net payment for claims | 182,430 17 | 5,312 61 | 4,274 84 | 63,462 38 | 91,346 66 |

THE DOMINION FIRE—*Continued.*

EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 346,826 66 |
| Commission and brokerage: fire, $72,284.26; other, $82,974.50 | 155,258 76 |
| Commission on profits, fire | 1,369 01 |
| Taxes | 15,183 84 |
| *Salaries, fees and travelling expenses:—Salaries:—Head office, $40,139.54; general and special agents, $4,513.76; fees:—directors, $2,500; auditors, $1,210; travelling expenses:—officials, $118.37; inspectors, $2,504.42 | 50,986 09 |
| †Miscellaneous expenditure, viz.:—Advertising, $8,471.54; sundries, $8,242.19; loss expenses, $10,560.26; loss on sale of debentures, $1,142.30; legal expenses, $1,164.82; maps and plans, $82.45; postage, telegrams, telephones and express, $4,029.79; printing and stationery, $5,807; rents, $4,356.80; underwriters' boards, associations, etc., $62.74 | 43,919 89 |
| Total expenditure | $ 613,544 25 |

(*$44,677.61 belongs to fire business).
(†$36,381.97 belongs to fire business).

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December, 1919 | $ 604,044 39 |
| Income as above | 763,071 60 |
| Total | $ 1,367,115 99 |
| Expenditure as above | 613,544 25 |
| Balance, net ledger assets, December 31, 1920, ($893,835.93, less $140,264.19 deposits) | $ 753,571 74 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 280,506 73 |
| Amount of commission thereon | 80,363 41 |
| Amount of losses and expenses recovered from said companies | 108,535 34 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $206,483 39, carried out at 80 per cent thereof | 165,186 71 |
| Amount of losses due and recoverable from such companies | 26,030 74 |
| Amount of reinsurance premiums payable to such companies | 58,297 44 |
| Amount of cash or other securities held as security for recovery of losses, etc | 140,264 19 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 69,465,497 | 806,727 67 | 1,109 18 | 946 78 |
| Taken during the year—new and renewed | 64,859 228 | 811,944 30 | 11,573 54 | 5,129 51 |
| Totals | 134,324,725 | 1,618,671 97 | 12,682 72 | 6,076 29 |
| Less ceased | 43,644,860 | 564,109 06 | 2,953 68 | 2,145 11 |
| Gross in force at end of 1920 | 90,679,865 | 1,054,562 91 | 9,729 04 | 3,931 18 |
| Deduct reinsured | 29,280,429 | 340,662 08 | | |
| Net in force at end of 1920 | 61,399,436 | 713,900 83 | 9,729 04 | 3,931 18 |

THE DOMINION FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| | Class of Business. | |
|---|---|---|
| | Hail. | Marine. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Policies in force at end of 1919 | ..... | 96,133 03 |
| Taken during the year—new and renewed | 203,744 27 | 114,200 57 |
| Total | ..... | 210,333 60 |
| Less ceased | 203,744 27 | 125,687 52 |
| Gross and net in force at end of 1920 | ..... | 84,646 08 |

SCHEDULE B.

| Bonds and debentures owned by the Company:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General.* | | | |
| Province of British Columbia, 1939, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | $ 50,000 00 |
| *Cities—* | | | |
| Brantford, 1944, 5 p.c. | 7,000 00 | 7,000 00 | 6,930 00 |
| Calgary, 1926, 4½ p.c. | 5,000 00 | 5,000 00 | 4,550 00 |
| Edmonton, 1926, 5 p.c. | 10,000 00 | 10,195 00 | 9,400 00 |
| Fernie, 1939, 5 p.c. | 5,000 00 | 5,000 00 | 4,200 00 |
| Galt, 1946, 4 p.c. | 5,000 00 | 4,901 00 | 4,150 00 |
| London, 1944, 4½ p.c. | 7,000 00 | 6,519 10 | 6,440 00 |
| Port Arthur, 1937, 5 p.c. | 5,000 00 | 5,000 00 | 4,650 00 |
| Toronto, 1945, 3½ p.c. | 9,733 33 | 8,978 02 | 7,592 00 |
| Vancouver, 1926, 4 p.c. | 10,000 00 | 9,888 00 | 8,800 00 |
| Waterloo, 1930, 5½ p.c. | 6,965 20 | 6,298 71 | 6,307 80 |
| *District—* | | | |
| Burnaby, B.C., 1950, 4½ p.c. | 5,353 33 | 3,684 16 | 4,229 13 |
| Total on deposit with Receiver General | $ 125,151 86 | $ 122,463 99 | $ 117,248 93 |
| *Held by Company.* | | | |
| *Governments—* | | | |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 115,000 00 | 115,000 00 | 115,000 00 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 160,000 00 | 160,000 00 | 160,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 250,000 00 | 250,000 00 | 250,000 00 |
| Alberta, 1939, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Saskatchewan, 1934, 5½ p.c. | 48,666 66 | 48,666 66 | 48,666 66 |
| *Cities—* | | | |
| Edmonton, 1953, 5 p.c. | 11,679 84 | 10,009 61 | 10,278 26 |
| Moosejaw, 1929 to 1932, 5 p.c. | 5,162 6 | 5,058 79 | 4,803 90 |
| Nanaimo, 1950, 5 p.c. | 5,000 00 | 5,000 00 | 4,250 00 |
| Port Arthur, 1921 to 1924, 5 p.c. | 1,024 87 | 1,024 87 | 1,004 38 |
| Port Arthur, 1942, 5 p.c. | 12,166 67 | 11,619 00 | 11,193 33 |
| Revelstoke, 1960, 5 p.c. | 5,000 00 | 5,000 00 | 4,100 00 |
| St. Thomas, 1921-1928, 4½ p.c. | 8,000 00 | 8,000 00 | 7,600 00 |
| Vancouver, 1948, 4 p.c. | 4,866 67 | 4,019 00 | 3,698 70 |
| *Towns—* | | | |
| Amherstburg, 1924 to 1928, 5 p.c. | 4,850 66 | 4,912 85 | 4,705 14 |
| Goderich, 1921 to 1940, 4½ p.c. | 7,985 56 | 7,650 55 | 7,426 57 |
| North Bay, 1931 to 1932, 5 p.c. | 5,389 84 | 5,389 84 | 5,120 32 |
| *Village—* | | | |
| Tweed, 1921 to 1928, 4 p.c. | 2,724 05 | 2,615 00 | 2,506 14 |
| Total par, book and market values | $ 822,668 94 | $ 816,430 16 | $ 807,599 33 |

SCHEDULE C.

| Stocks owned by the company, viz.:— | Par value. | Book value. | Market vaue. |
|---|---|---|---|
| 50 shares Dominion Bank | $ 5,000 00 | $ 10,880 00 | $ 9,600 0 |
| 55 shares Bank of Toronto | 5,500 00 | 11,210 00 | 10,010 00 |
| 50 shares Imperial Bank | 5,000 00 | 10,700 00 | 9,400 00 |
| 130 shares Huron and Eric Mortgage Corporation | 13,000 00 | 13,370 00 | 12,690 00 |
| Total par, book and market values | $ 28,500 00 | $ 46,160 00 | $ 41,700 00 |

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Col. A. E. GOODERHAM—Vice-President, C. D. WARREN—Managing Director, C. A. WITHERS—Sec.-Treas., J. L. TURQUAND—Head Office, Toronto, Ont.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section, and on February 3, 1920, its power was further extended to include steam boiler insurance, under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada Nov. 5, 1887).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 250,000 00 |
| Amount paid in cash | 248,000 00 |
| Amount of premium on capital stock paid by stockholders | 3,600 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate | | $ 5,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 20,602 52 |
| Book value of bonds and debentures *(For details, see Schedule B)* | | 900,229 71 |
| Cash at head office | | 1,839 78 |
| Cash in banks, viz.:— | | |
| Royal Bank, Toronto | $ 2,396 05 | |
| Toronto Bank, Toronto | 876 77 | |
| " Winnipeg | 641 33 | |
| " Calgary | 839 80 | |
| " Vancouver | 1,609 11 | |
| Royal Bank, Kingston, Jamaica | — 74 50 | |
| " London, Eng. | 315 00 | |
| Total cash in banks | | 6,603 56 |
| Agents ledger balances | | 15,118 97 |
| Total ledger assets | | $ 949,394 54 |
| Deduct market value of bonds and debentures under book value | | 59,778 70 |
| | | $ 889,615 84 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $700.00; accrued, $13,386.51 | | 14,086 51 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($6,942.12 on business prior to Oct. 1, 1920) | $ 22,371 44 | |
| Accident ($11,020.01 on business prior to Oct. 1, 1920) | 85,443 72 | |
| Automobile, "A," ($9,281.34 on business prior to Oct. 1, 1920) | 21,809 01 | |
| Automobile, "B" ($6,618.34 on business prior to Oct. 1, 1920) | 20,142 95 | |
| Burglary ($908.74 on business prior to Oct. 1, 1920) | 5,334 10 | |
| Guarantee ($6,517.57 on business prior to Oct. 1, 1920) | 13,161 62 | |
| Plate glass ($2,169.79 on business prior to Oct. 1, 1920) | 14,550 51 | |
| Sickness ($7,225.78 on business prior to Oct., 1920) | 65,720 09 | |
| Total $248,533.44 (less commission) | | 180,186 74 |
| Office furniture, $10,143.50; automobile and plans, $3,167.95 | | 13,311 45 |
| Total assets | | $ 1,097,200 54 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

*(1) Liabilities in Canada.*

| | | | |
|---|---|---|---|
| Fire claims, unadjusted | | | $ 454 67 |
| Accident claims, adjusted and unpaid | $ 9,743 70 | | |
| Accident claims, unadjusted | 25,471 85 | | |
| Total amount of unsettled accident claims | | | 35,215 55 |
| Automobile (A) claims, unadjusted | | | 4,599 00 |
| Automobile (B) claims, unadjusted | | | 7,904 35 |
| Burglary | | | 737 00 |
| Guarantee claims, unadjusted | | | 6,278 00 |
| Plate Glass claims, unadjusted | | | 2,648 30 |
| Sickness claims, adjusted but unpaid | $ 638 13 | | |
| Sickness claims, unadjusted | 19,726 00 | | |
| Total amount of unsettled sickness claims | | | 20,364 13 |
| Total unsettled claims | | | $ 78,201 00 |
| Reserve of unearned premiums— | | | |
| Fire | | $ 98,066 33 | |
| Accident | | 152,105 16 | |
| Automobile (A) | | 45,051 56 | |
| Automobile (B) | | 66,750 03 | |
| Burglary | | 6,968 17 | |
| Guarantee | | 25,258 83 | |
| Plate Glass | | 28,389 50 | |
| Sickness | | 93,456 63 | |
| Total net reserve, $516,046.21; carried out at 80 per cent | | | 412,836 96 |
| Taxes due and accrued | | | 12,000 00 |
| Total liabilities in Canada | | | $ 503,037 96 |

*(2) Liabilities in other Countries.*

| | | | |
|---|---|---|---|
| Accident claims, unadjusted | | | $ 355 00 |
| Sickness claims, unadjusted | | | 144 00 |
| Total amount of unsettled claims | | | $ 499 00 |
| Reserve of unearned premiums:— | | | |
| Fire | | $ 2,501 22 | |
| Guarantee | | 82 50 | |
| Plate Glass | | 849 30 | |
| Sickness | | 715 14 | |
| Total, $4,148.16; carried out at 80 per cent | | | 3,318 53 |
| Total liabilities in other countries | | | $ 3,817 53 |
| Total liabilities in all countries | | | $ 506,855 49 |
| Excess of assets over liabilities | | | $ 590,345 05 |
| Capital paid in cash | | | 248,000 00 |
| Surplus over all liabilities and capital | | | $ 342,345 05 |

INCOME.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident | | Automobile | | Burglary | Guarantee | |
| | | in Canada. | outside Canada. | (A) in Canada. | (B) in Canada. | in Canada. | in Canada. | outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 118,099 75 | 351,687 77 | 4,778 60 | 162,551 82 | 154,441 07 | 15,388 24 | 69,282 08 | 97 60 |
| Less reinsurance | 31,926 70 | 22,787 39 | 419 96 | 60,149 29 | 620 14 | 4,191 67 | 10,982 15 | |
| " return premiums | 7,829 99 | 6,738 62 | | 7,821 61 | 14,787 95 | 537 74 | 5,928 07 | |
| Total deduction | 39,756 69 | 29,526 01 | | 67,970 90 | 15,408 09 | 4,729 41 | 16,910 22 | |
| Net cash received | 78,343 06 | 322,161 76 | 4,358 64 | 94,580 92 | 139,032 98 | 10,658 83 | 52,371 86 | 97,60 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

INCOME—*Concluded*

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Plate Glass | | Sickness | | Steam Boiler |
| | in Canada. | outside Canada. | in Canada. | outside Canada. | outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 44,937 28 | 1,144 79 | 166,358 38 | 1,362 92 | 1,452 93 |
| Less reinsurance | | | 6,738 99 | 81 04 | 1,452 93 |
| " return premiums | 4,545 58 | 187 59 | 3,697 19 | | |
| Total deduction | | | 10,436 18 | | |
| Net cash received | 40,391 70 | 957 20 | 155,922 20 | 1,281 88 | |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 900,158 63 |
| Cash received for interest on investments | 45,720 38 |
| Cash received for premium on capital stock | 1,080 00 |
| Total | $ 946,959 01 |
| Income from increased capital | 1,080 00 |
| Total income | $ 948,039 01 |

EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Accident | | Automobile | | Burglary |
| | in Canada. | in Canada. | outside Canada. | (A) in Canada. | (B) in Canada. | in Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 198 85 | 17,321 87 | | 5,087 23 | 4,416 11 | 955 00 |
| Less savings and salvage | | | | 132 50 | 225 70 | |
| " reinsurance | 1 59 | 158 58 | | | | 3 45 |
| Net payment for said claims | 197 26 | 17,163 29 | | 4,954 73 | 4,190 41 | 951 55 |
| Paid for claims occurring during the year | 28,624 29 | 105,040 35 | 1,020 28 | 129,082 09 | 56,367 00 | 6,503 64 |
| Less savings and salvage | | | | | | |
| " reinsurance | 5,194 32 | 11,656 97 | | 72,294 34 | 1,631 33 | 2,042 92 |
| Net payment for said claims | 23,429 97 | 93,383 38 | | 56,787 75 | 54,735 67 | 4,460 72 |
| Total net payment for claims | 23,627 23 | 110,546 67 | 1,020 28 | 61,742 48 | 58,926 08 | 5,412 27 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Guarantee in Canada. | Plate Glass | | Sickness | |
| | | in Canada. | outside Canada. | in Canada. | outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 3,171 44 | 3,286 13 | | 20,392 59 | |
| Less savings and salvage | 55 00 | | | | |
| " reinsurance | | | | 216 05 | |
| Net payment for said claims | 3,116 44 | | | 20,176 54 | |
| Paid for claims occurring during the year | 20,539 09 | 27,249 08 | 210 40 | 87,900 19 | 361 64 |
| Less savings and salvage | | 748 10 | | | |
| " reinsurance | 13,384 65 | | | 3,576 87 | |
| Net payment for said claims | 7,154 44 | 26,500 98 | | 84,323 32 | |
| Total net payment for claims | 10,270 88 | 29,787 11 | 210 40 | 104,499 86 | 361 64 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 406,404 90 |
| Dividends paid stockholders | 37,200 00 |
| Commission and brokerage, fire, $19,586.77; other, $240,101.09 | 259,687 86 |
| Taxes, fire, $2,154.43; other, $21,040.02; | 23,194 45 |
| *Salaries, fees and travelling expenses:—Salaries—Head and branch office officials, $86,775.13 fees:—Directors, $4,205; auditors, $600; travelling expenses:—Head office and agents, $17,384.58 | 108,964 71 |
| †Miscellaneous expenditure, viz.:—Advertising, $26,631.51; agents' convention, $4,986.47; furniture and fixtures, $4,883.78; sundries, $8,474.10; legal expenses, $283.20; light account, $82.22; medical examiners' fees, $5; postage, telegrams, telephones and express, $7,415.83; rents, $13,689.73; underwriters' boards, associations, etc., $3,476.36; loss on sale of securities, $2,267.06 | 72,195 26 |
| Total expenditure | $ 907,647 18 |

*(Of which $9,401.16 belongs to Fire business.)
†(Of which $6,267.44 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 909,002 71 |
| Amount of income as above | 948,039 01 |
| Total | $ 1,857,041 72 |
| Amount of expenditure as above | 907,647 18 |
| Balance, net ledger assets, December 31, 1920 | $ 949,394 54 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire | | Accident | | Automobile |
| | in Canada. | | in Canada. | in other countries. | (A) in Canada. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 13,380 482 | 144,245 04 | 275,116 14 | | 120,919 90 |
| Taken in 1920—new and renewed | 12,552,463 | 135,485 94 | 394,371 91 | 5,920 20 | 168,449 81 |
| Totals | 25,932,945 | 279,730 98 | 669,488 05 | | 289,369 71 |
| Less ceased | 6,477,972 | 70,792 15 | 341,054 19 | 497 80 | 140,315 67 |
| Gross in force at end of 1920 | 19,454,973 | 208,938 83 | 328,433 86 | 5,422 40 | 149,054 04 |
| Less reinsured | 3,702,028 | 45,466 59 | 24,223 54 | 419 96 | 58,950 92 |
| Net in force at end of 1920 | 15,752,945 | 163,472 24 | 304,210 32 | 5,002 44 | 90,103 12 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded*

| Risks and Premiums. | Automobile (B) in Canada. | Burglary in Canada. | Guarantee | | Plate Glass in Canada. |
|---|---|---|---|---|---|
| | | | in Canada. | in other countries. | |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 106,846 27 | 9,410 01 | 62,888 67 | | 54,770 60 |
| Taken in 1920, new and renewed | 160,591 29 | 16,717 12 | 72,284 22 | 165 00 | 49,251 34 |
| Totals | 267,437 56 | 26,127 13 | 135,172 89 | | 104,021 94 |
| Less ceased | 133,317 35 | 8,179 21 | 74,876 22 | | 29,680 85 |
| Gross in force at end of 1920 | 134,120 21 | 17,947 92 | 60,296 67 | | 64,341 09 |
| Less reinsured | 620 14 | 3,960 17 | 9,779 01 | | |
| Net in force at end of 1920 | 133,500 07 | 13,987 75 | 50,517 66 | 165 00 | 64,341 09 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Plate Glass in other Countries. | Sickness. in Canada. | Sickness. in other Countries. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | | 156,983 96 | |
| Taken in 1920, new and renewed | 1,787 45 | 234,080 87 | 1,662 32 |
| Totals | | 391,064 83 | |
| Less ceased | 88 84 | 197,053 30 | 151 00 |
| Gross in force at end of 1920 | 1,698 61 | 194,011 53 | 1,511 32 |
| Less reinsured | | 7,098 26 | 81 04 |
| Net in force at end of 1920 | 1,698 61 | 186,913 27 | 1,430 28 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| *Cities*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Brandon, 1934, 4½ p.c. | $ 10,000 00 | $ 9,899 30 | $ 8,900 00 |
| Calgary, 1925, 4½ p.c. | 15,000 00 | 15,012 00 | 13,800 00 |
| Edmonton, 1924, 4½ p.c. | 10,000 00 | 10,000 00 | 9,200 00 |
| Fort William, 1927, 4½ p.c. | 19,686 50 | 19,375 55 | 18,111 58 |
| London, 1933, 4 p.c. | 10,000 00 | 10,036 49 | 8,800 00 |
| MacLeod, 1933, 6 p.c. | 5,000 00 | 5,000 00 | 4,900 00 |
| North Vancouver, 1957, 5 p.c. | 10,000 00 | 9,739 12 | 8,400 00 |
| Peterborough, 1931, 3½ p.c. | 10,000 00 | 9,939 76 | 8,600 00 |
| Port Arthur, 1935, 5 p.c. | 17,000 00 | 17,489 25 | 15,810 00 |
| Portage la Prairie, 1948, 5 p.c. | 11,000 00 | 11,000 00 | 9,680 00 |
| Strathcona, 1933, 6 p.c. | 6,000 00 | 6,090 00 | 6,120 00 |
| Toronto, 1929, 3½ p.c. | 9,733 33 | 19,466 66 | 8,468 00 |
| Toronto, 1928, 4 p.c. | 9,733 33 | | 8,954 66 |
| Vancouver, 1942, 3½ p.c. | 24,000 00 | 22,673 21 | 17,280 00 |
| *Town*— | | | |
| Renfrew, 1937 to 1939, 4½ p.c. | 13,242 26 | 13,064 90 | 11,785 62 |
| *District*— | | | |
| Oak Bay, 1962, 5 p.c. | 10,000 00 | 10,000 00 | 8,400 00 |
| Point Grey, 1960, 5 p.c. | 10,000 00 | 10,515 67 | 8,500 00 |
| South Vancouver, 1959, 5 p.c. | 20,000 00 | 20,876 00 | 17,000 00 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SCHEDULE B—*Continued.*

Bonds and Debentures owned by the Company, viz.:—*Continued.*

*On deposit with Receiver General*—Concluded.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *School—* | | | |
| Winnipeg, 1935, 4 p.c. | $ 15,000 00 | $ 15,017 50 | $ 12,900 00 |
| *Railway—* | | | |
| Can. Nor. Western Ry. (g'teed by Prov. of Alta., 1943, 4½ p.c. | 23,000 00 | 20,565 74 | 20,565 74 |
| Total on deposit with Receiver General | $ 258,395 42 | $ 255,761 15 | $ 226,175 60 |

*Held by the Company.*

| | | | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada, Victory Loan, 1937, 5½ p.c. | 152,150 00 | 151,225 96 | |
| Dom. of Canada, Victory Loan, 1933, 5½ p.c. | 75,000 00 | 75,000 00 | 227,400 00 |
| Dom. of Canada, Victory Loan, 1922, 5½ p.c. | 250 00 | 250 00 | |
| Dom. of Canada, Victory Loan, 1922, 5½ p.c. | 500 00 | 500 00 | 500 00 |
| Dom. of Canada, Victory Loan, 1934, 5½ p.c. | 100 00 | 100 00 | 100 00 |
| Dom. of Canada, Victory Loan, 1923, 5½ p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| Dom. of Canada, Victory Loan, 1924, 5½ p.c. | 300 00 | 300 00 | 300 00 |
| Province of Saskatchewan, 1949, 4 p.c. | 9,733 33 | 6,575 24 | 6,575 24 |
| Province of Saskatchewan, 1934, 5¾ p.c. | 9,733 32 | 8,946 19 | 8,946 19 |
| Imperial Japanese Govt., 1931, 4 p.c. | 14,600 00 | 10,655 10 | 10,655 10 |
| United Kingdom, 1929/47, 5 p.c. | 4,866 66 | 4,060 57 | 4,060 57 |
| Russian Internal Loan, 1926, 5½ p.c. | 15,435 00 | 9,300 00 | 480 00 |
| *Cities—* | | | |
| Brantford, 1934, 4 p.c. | 15,000 00 | 12,511 80 | 12,511 80 |
| Kamloops, 1922,5 p.c. | 5,000 00 | 4,670 64 | 4,750 00 |
| Kitchener, 1921 to 1926, 5 p.c. | 2,778 02 | 2,778 02 | 2,750 24 |
| Kitchener, 1933 to 1943, 5½ p.c. | 6,440 21 | 6,361 97 | 6,762 22 |
| Lethbridge, 1928, 5 p.c. | 16,500 00 | 16,892 14 | 15,180 00 |
| Moosejaw, 1921 to 1937, 5 p.c. | 6,000 00 | 6,000 00 | 5,640 00 |
| Nelson (St. Ry.), 1930, 5 p.c. | 10,000 00 | 10,000 00 | 8,900 00 |
| Niagara Falls, 1921 to 1924, 5 p.c. | 2,532 87 | 2,467 58 | 2,467 58 |
| Portage la Prairie, 1928, 5 p.c. | 12,230 00 | 12,230 00 | 11,373 90 |
| Prince Albert, 1964, 1 to 6 p.c. | 20,910 00 | 19,102 40 | 10,455 00 |
| St. Boniface, 1930, 5 p.c. | 10,000 00 | 10,296 64 | 9,400 00 |
| St. Thomas, 1925 to 1933, 5 p.c. | 3,480 15 | 5,542 23 | 5,542 23 |
| St. Thomas, 1925 to 1929, 5 p.c. | 2,354 40 | | |
| Saskatoon, 1940, 5 p.c. | 6,000 00 | 6,229 90 | 5,400 00 |
| Stratheona, 1933, 6 p.c. | 4,000 00 | 4,054 00 | 4,080 00 |
| Toronto, 1933, 6 p.c. | 10,000 00 | 9,651 00 | 9,651 00 |
| Toronto (New Toronto), 1940-1944, 6 p.c. | 5,000 00 | 4,913 87 | 5,100 00 |
| Vernon, 1933, 5 p.c. | 10,000 00 | 8,911 30 | 8,900 00 |
| *Towns—* | | | |
| Athabasca, 1928-1931, 7 p.c. | 5,000 00 | 5,156 58 | 5,050 00 |
| Camrose, 1925 to 1931, 5 p.c. | 10,548 96 | 10,394 82 | 9,283 08 |
| Camrose, 1938 to 1941, 5 p.c. | 6,529 88 | 5,563 60 | 5,419 80 |
| Claresholm, 1921 to 1945, 5½ p.c. | 7,106 55 | 7,106 55 | 6,466 96 |
| Mimico, 1930 to 1950, 6 p.c. | 5,127 89 | 4,669 43 | 4,669 43 |
| North Battleford, 1938 to 1943, 5 p.c. | 11,411 59 | 11,058 59 | 9,699 85 |
| Red Deer, 1921 to 1941, 5 p.c. | 8,340 50 | 8,243 24 | 7,339 64 |
| Smiths Falls, 1937 to 1940, 5 p.c. | 10,726 13 | 10,988 57 | 10,082 56 |
| Strathroy, 1929 to 1932, 4 p.c. | 10,495 86 | 10,495 86 | 9,026 44 |
| Swift Current, 1946 to 1951, 6 p.c. | 10,892 66 | 12,139 25 | 10,565 88 |
| Walkerville, 1924 to 1928, 5½ p.c. | 6,738 06 | 6,639 91 | 6,805 44 |
| Weyburn, 1949, 5 p.c. | 5,000 00 | 5,079 19 | 4,250 00 |
| Yorkton, 1937-1941, 5 p.c. | 5,000 00 | 4,936 53 | 4,300 00 |
| *Municipalities or Districts—* | | | |
| Wheatlands, 1921-1930, 7 p.c. | 5,000 00 | 4,980 48 | 4,980 48 |
| Twp. of York, 1930 to 1933, 5 p.c. | 10,670 11 | 10,150 37 | 10,563 41 |
| *Schools—* | | | |
| Calgary, S. S. 1921-1923, 4½ p.c. | 6,000 00 | 5,820 17 | 7,600 00 |
| Medicine Hat, 1921-1924, 5 p.c. | 4,000 00 | 4,087 26 | 3,880 00 |
| Medicine Hat, 1928-1932, 5 p.c. | 5,000 00 | 4,936 81 | 4,550 00 |
| St. Paul SS., 1922 to 1956, 5½ p.c. | 12,028 17 | 12,028 17 | 12,028 17 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded.*

*Held by the Company*—Concluded.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Railways*— | | | |
| G. T. Pacific Ry., 1st mtge., Alta., lines, (g'teed. by Prov. of Alta.), 1942, 4 p.c. | $ 13,122 00 | $ 10,650 15 | $ 10,103 94 |
| Pacific Gt. E. Railway, 1942, 4½ p.c. | 9,733 20 | 6,888 51 | 6,888 51 |
| Toronto Ry. Co., 1921, 4½ p.c. | 1,946 66 | 1,975 48 | 1,888 26 |
| Canadian Nor. Ry. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 5,839 99 | 4,973 63 | 4,973 63 |
| Canadian N. W. Ry., 1943, 4½ p.c. | 8,000 00 | 7,360 00 | 7,360 00 |
| *Miscellaneous*— | | | |
| Can. Perm. Mort. Corp., 1921, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Toronto General Trusts, 1924, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Union Trust Co., 1924, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Erie Rural Telephone Co., 1922 to 1936, 8 p.c. | 5,100 00 | 5,193 92 | 5,193 92 |
| Valleyfield Telephone Co., 1936, 8 p.c. | 5,000 00 | 5,114 55 | 5,114 55 |
| Earl Grey Telephone Co., 1922 to 1936 , 8 p.c. | 12,000 00 | 12,310 39 | 12,310 39 |
| Total par, book and market values | $ 931,647 59 | $ 900,229 71 | $ 840,451 01 |

# THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, S. A. BENNETT—Secretary, JOHN GARDINER—Principal Office, London, England—Chief Agent in Canada, J. H. RIDDELL—Head Office in Canada, Traders Bank Bldg., Toronto, Ontario.

(Incorporated, 1904. Dominion license issued July 22, 1915.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 3,000,000 | $ 14,580,000 00 |
| Amount subscribed | | 14,767,125 00 |
| Amount paid in cash | | 5,670,692 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada, regd. stock, 1930/1950, 3½ p.c. | $ 9,733 33 | $ 7,494 67 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 10,000 00 | 10,000 00 |
| Prov. of Nova Scotia, 1945, 3½ p.c. | 11,193 33 | 8,618 86 |
| Prov. of Ontario, 1930, 6 p.c. | 15,000 00 | 15,000 00 |
| British Govt. War Loan, 1929/1947, 5 p.c. | 198,316 66 | 188,400 83 |
| British Treasury Bills, 1921 | 73,000 00 | 73,000 00 |
| *City—* | | |
| Toronto, 1936, 4 p.c. | 9,733 33 | 8,565 33 |
| *Miscellaneous—* | | |
| Canada Perm. Mtge. Corp., 1925, 5½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 351,976 65 | $ 336,079 69 |

| | | |
|---|---|---|
| Carried out at market value | | $ 336,079 69 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 977 42 |
| Cash in banks, viz.:— | | |
| Merchants Bank, Toronto, Ont. | $ 15,254 47 | |
| Merchants Bank, Winnipeg, Man. | 2,351 36 | |
| Bank of Commerce, Regina | 1,098 45 | |
| Total cash in banks | | 18,704 28 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($3,730.89 written prior to Oct. 1, 1920) | $ 24,365 41 | |
| Hail (written prior to Oct. 1, 1920) | 12,219 17 | |
| Total | | 36,584 58 |
| Interest accrued | | 1,075 75 |
| Total assets in Canada | | $ 393,421 72 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 18,485 90 | |
| Net amount of fire claims, resisted, in suit | 2,000 00 | |
| Net amount of Automobile (B) claims, unadjusted | 525 00 | |
| Total net amount of unsettled claims | | $ 21,010 90 |
| Reserve of uncarned premiums, fire $254,701.07; automobile (B), $5,912.40; total, $260,613.47; carried out at 80 per cent | | 208,490 78 |
| Taxes due and accrued | | 6,303 28 |
| Total liabilities in Canada | | $ 235,804 96 |

THE EAGLE, STAR AND BRITISH DOMINIONS—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (B). | Hail. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 661,765 09 | 13,787 09 | 116,605 81 |
| Less reinsurance | 48,270 93 | | 10,654 68 |
| Less return premiums | 162,370 45 | 1,566 94 | 5,712 55 |
| Total deduction | 210,641 38 | | 16,367 23 |
| Net cash received | 451,123 71 | 12,220 15 | 100,238 58 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 563,582 44 |
| Cash received for interest on investments | 4,560 02 |
| Total income in Canada | $ 568,142 46 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business | | |
|---|---|---|---|
| | Fire. | Automobile (B). | Hail. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 24,558 70 | | |
| Less savings and salvage | 682 56 | | |
| Less reinsurance | 711 43 | | |
| Total deduction | 1,393 99 | | |
| Net payment for said claims | 23,164 71 | | |
| Paid for claims occurring during the year | 175,487 57 | 12 10 | 50,334 60 |
| Less savings and salvage | 4,183 67 | | |
| Less reinsurance | 7,667 92 | | 4,962 20 |
| Total deduction | 11,851 59 | | |
| Net payment for said claims | 163,635 98 | | |
| Total net payment for claims | 186,800 69 | 12 10 | 45,372 40 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 232,185 19 |
| Commission and brokerage, fire, $100,918.56; other, $18,435.20 | 119,353 76 |
| Commission on profits, fire | 4,500 00 |
| Taxes: fire, $12,621.87, other, $1,587.35 | 14,209 22 |
| *Salaries, fees and travelling expenses: Salaries, head office, $23,017.69; other, $2,823.35; travelling expenses: officials, $3,769.93; allowances to agents, $2,806.31; sundry, $1,041. | 33,458 28 |
| †Miscellaneous expenditure, viz.:—Advertising, $3,361.62; furniture and fixtures, $635; exchange, $901.72; inspections and surveys, $4,962.39; legal expenses, $126; maps and plans, $1,559.04; adjustment fees, $9,506.44; postage, telegrams, telephones and express, $2,278.63; printing and stationery, $5,035.16; rents, $3,572.81; underwriters' boards, associations, etc., $2,928.42; sundries, $2,551.43 | 37,418 66 |
| Total expenditure in Canada | $ 441,125 11 |

*(Of which $23,012.65 belongs to fire business.)
†(Of which $25,193.80 belongs to fire business.)

THE EAGLE, STAR AND BRITISH DOMINIONS—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (B). | Hail. |
| | Amount | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 42,817,612 | 366,324 94 | | |
| Taken in 1920, new and renewed | 90,345,576 | 644,037 44 | 13,787 14 | 127,270 01 |
| Totals | 133,163,188 | 1,010,362 38 | | |
| Less ceased | 75,513,876 | 483,332 81 | 1,962 35 | 127,270 01 |
| Gross in force at end of 1920 | 57,649,312 | 527,029 57 | 11,824 79 | |
| Less reinsured | 5,772,342 | 47,693 55 | | |
| Net in force at end of 1920 | 51,876,970 | 479,336 02 | 11,824 79 | |

THE EAGLE, STAR AND BRITISH DOMINIONS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

FIRE AND GENERAL REVENUE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To funds at the beginning of the year, including British North Western Fire Insurance Company, Ltd | 734,952 7 4 | By claims paid and outstanding ater the deduction of Re-insurances | 932,533 5 0 |
| To premiums after the deduction of reinsurances | 2,254,677 15 2 | To commission and brokerage | 505,129 10 8 |
| To interest from investments (*less* Tax) | 116,874 9 6 | By expenses of management, including income tax and provision for excess profits duty | 390,830 12 10 |
| | | By reserve for unexpired risks being 40% of the premium income for the year | £901,871 2 0 |
| | | By transfer to profit and loss account | 376,140 1 6 |
| | | | 1,278,011 3 6 |
| | £3,106,504 12 0 | | £3,106,504 12 0 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|
| To transfer from Fire and General Account | 376,140 1 6 | By DIVIDENDS— | | |
| To transfer from Marine Account | 100,000 0 0 | Ordinary shares | 153,656 0 1 | |
| | | Preference shares | 7,320 1 2 | |
| | | Preferred ordinary shares | 16,786 13 7 | |
| | | | | 177,762 14 10 |
| | | By loss on realisation of securities | | 41,582 13 5 |
| | | By Investment Reserve Fund | | 50,000 0 0 |
| | | By amount written off Acquisition of Companies' and Extra-ordinary Expenses Account | | 100,000 0 0 |
| | | By balance carried forward | | 106,794 13 3 |
| | £476,140 1 6 | | | £476,140 1 6 |

THE EAGLE, STAR AND BRITISH DOMINIONS—*Concluded.*

BALANCE SHEET

LIABILITIES.

| | £ | s. | d. |
|---|---|---|---|
| Capital—Authorized— | | | |
| 1,000,000 shares of £3 each | £3,000,000 | | |
| Subscribed— | | | |
| 40,667 Preference Shares £ 122,001 | | | |
| 559,558 Preferred Ordinary Shares.. 1,678,674 | | | |
| 384,250 Ordinary Shares 1,152,750 | | | |
| £2,953,425 | | | |
| Paid up | 1,047,896 | 8 | 0 |
| Reserve Fund | 2,000,000 | 0 | 0 |
| Investment Reserve Fund | 160,000 | 0 | 0 |
| Fire and General Insurance Fund | 901,871 | 2 | 0 |
| Marine Insurance Fund | 785,644 | 1 | 2 |
| Profit and Loss Account | 106,794 | 13 | 3 |
| Reserve for Fire and General Claims, admitted or intimated | 248,603 | 0 | 0 |
| Unclaimed Dividends | 248 | 3 | 8 |
| Life Department Funds and outstanding Liabilities, as per separate Balance Sheet | 14,414,845 | 3 | 4 |
| | £19,665,902 | 11 | 5 |

ASSETS.

| | £ | s. | d. |
|---|---|---|---|
| Investments at cost | 2,924,111 | 17 | 9 |
| Freehold property at cost | 460,790 | 17 | 6 |
| Mortgages on real estate and loans | 339,698 | 18 | 11 |
| Cash at bankers, in hand, and on deposit | 537,183 | 19 | 11 |
| Balances due to the Company for Premiums and Agents' Balances, after deducting reinsurances, returns and creditors | 530,515 | 17 | 8 |
| Cost of Businesses acquired plus extraordinary expenses £ 523,823 3 9 | | | |
| *Less* written off 100,000 0 0 | | | |
| | 423,823 | 3 | 9 |
| Interest accrued *less* Tax | 31,657 | 13 | 0 |
| Policy Stamps | 3,274 | 19 | 7 |
| Life Department Assets, as per separate balance sheet | 14,414,845 | 3 | 4 |
| | £19,665,902 | 11 | 5 |

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, LORD CLAUD HAMILTON—Secretary, W. E. GRAY—Principal Office, London, England
Chief Agent in Canada, CHAS. W. I. WOODLAND—Head Office in Canada,
Montreal, Que.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business February 20, 1900. Licensed for fire business November 29, 1910.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ | 1,000,000 |
| Amount paid thereon in cash | | 250,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*) | | $ 1,605,228 39 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office and branches | | 6,700 00 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 11,610 44 | |
| Bank of Montreal, Toronto | 16,055 43 | |
| Total cash in banks | | 27,665 87 |
| Cash on deposit with Workmen's Compensation, Manitoba Government | | 5,000 00 |
| Cash on deposit with Grain Insurance Association | | 1,000 00 |
| Associated Companies, Quebec | | 19,715 35 |
| Associated Companies, Manitoba | | 46,608 39 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire, ($5,538.88 on business prior to Oct. 1, 1920) | $ 91,119 76 | |
| Accident, ($2,134.25 on business prior to Oct. 1, 1920) | 34,737 97 | |
| Automobile, (A) ($2,314.50 on business prior to Oct. 1, 1920) | 12,778 58 | |
| Automobile, (B) ($5,299.07 on business prior to Oct. 1, 1920) | 23,189 19 | |
| Burglary, ($71.25 on business prior to Oct. 1, 1920) | 1,922 24 | |
| Explosion | 149 39 | |
| Liability, ($25,214.49 on business prior to Oct. 1, 1920) | 100,261 51 | |
| Guarantee, ($2,695.23 on business prior to Oct. 1, 1920) | 21,868 24 | |
| Sickness | 463 54 | |
| Total | | 286,490 42 |
| Office furniture, net | | 10,000 00 |
| Total assets in Canada | | $ 2,008,408 42 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 48,774 02 | |
| " fire claims, resisted, in suit | 1,620 00 | |
| " accident claims, unadjusted | 30,000 00 | |
| " automobile (A) claims, unadjusted | 8,910 88 | |
| " automobile (B) claims, unadjusted | 28,000 00 | |
| " automobile (B) claims, resisted, in suit | 13,000 00 | |
| " burglary claims, unadjusted | 352 00 | |
| " liability claims, unadjusted | 150,000 00 | |
| " liability claims, resisted, in suit | 50,000 00 | |
| " guarantee claims, unadjusted | 23,044 00 | |
| " guarantee claims, resisted, in suit | 1,500 00 | |
| " sickness claims, unadjusted | 21,230 00 | |
| Total net amount of unsettled claims ($7,797.37 accrued prior to 1919) | | $ 376,430 90 |

THE EMPLOYERS' LIABILITY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve and unearned premiums, viz.:— | | |
| Fire | $ 576,788 89 | |
| Accident | 80,242 38 | |
| Automobile (A) | 50,275 89 | |
| Automobile (B) | 134,008 17 | |
| Burglary | 5,666 79 | |
| Explosion | 306 19 | |
| Guarantee | 45,671 42 | |
| Liability | 209,574 19 | |
| Sickness | 56,280 73 | |
| Steam Boiler | 450 00 | |
| Total, $1,159,264.65; carried out at 80 per cent | | $ 927,411 68 |
| Taxes due and accrued | | 69,520 43 |
| Reinsurance premiums due:— | | |
| Fire | $ 1,343 33 | |
| Accident | 1,725 80 | |
| Automobile (A) | −267 29 | |
| Automobile (B) | 3 47 | |
| Burglary | 37 50 | |
| Liability | 205 32 | |
| Guarantee | 1,960 37 | |
| Sickness | 596 97 | |
| Total | | 5,605 47 |
| Due Quebec Associated Companies | | 19,715 35 |
| Total liabilities in Canada | | $ 1,398,683 83 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A) | Automobile (B) | Burglary. | Liability. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,030,645 76 | 185,684 57 | 146,600 10 | 390,974 18 | 10,481 09 | 794,833 94 |
| Less reinsurance | 19,440 99 | 7,609 10 | 4,983 21 | 167 30 | 57 50 | 23,812 07 |
| Less return premiums | 177,986 61 | 24,373 77 | 42,844 80 | 118,555 59 | 1,454 52 | 89,439 37 |
| Total deduction | 197,427 60 | 31,982 87 | 47,828 01 | 118,722 89 | 1,512 02 | 113,251 44 |
| Net cash received | 833,218 16 | 153,701 70 | 98,772 09 | 272,251 29 | 8,969 07 | 681,582 50 |

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Explosion. | Guarantee. | Hail. | Sickness. | Steam Boiler. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 321 82 | 123,981 44 | 509,256 55 | 127,482 15 | 900 00 |
| Less reinsurance | | 4,062 88 | 302,576 30 | 4,062 99 | |
| Less return premiums | 321 82 | 29,990 53 | 9,218 71 | 15,455 86 | |
| Total deduction | | 34,053 41 | 311,795 01 | 19,518 85 | |
| Net cash received | | 89,928 03 | 197,461 54 | 107,963 30 | 900 00 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 2,444,747 68 |
| Cash received for interest on investments | | 2,713 11 |
| Total income in Canada | | $ 2,447,460 79 |

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A). | Automobile (B). | Burglary. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 37,276 35 | 31,106 63 | 1,669 21 | 46,255 29 | |
| Less savings and salvage | 761 71 | 1,007 87 | ..... | 3,507 50 | |
| Less reinsurance | 39 94 | 8,753 33 | ..... | 289 00 | |
| Total deduction | 801 65 | 9,761 20 | ..... | 3,796 50 | |
| Net payment for said claims | 36,474 70 | 21,345 43 | ..... | 42,458 79 | |
| Paid for claims occurring during the year | 377,974 82 | 46,771 29 | 53,542 57 | 91,000 90 | 2,109 50 |
| Less savings and salvage | 7,436 20 | 662 57 | 1,860 06 | 4,291 29 | |
| Less reinsurance | 5,289 92 | 701 79 | 161 80 | ..... | |
| Total deduction | 12,726 12 | 1,364 36 | 2,021 86 | ..... | |
| Net payment for said claims | 365,248 70 | 45,406 93 | 51,520 71 | 86,709 61 | |
| Total net payment for claims | 401,723 40 | 66,752 36 | 53,189 92 | 129,168 40 | 2,109 50 |

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Hail. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 186,456 16 | 23,389 02 | | 15,943 14 |
| Less savings and salvage | 8,383 80 | 9,445 86 | | 367 64 |
| Less reinsurance | 3,747 39 | ..... | | ..... |
| Total deduction | 12,131 19 | ..... | | ..... |
| Net payment for said claims | 174,324 97 | 13,943 16 | | 15,575 50 |
| Paid for claims occurring during the year | 209,398 07 | 27,233 98 | 219,232 45 | 62,076 54 |
| Less savings and salvage | 4,530 18 | 13,338 89 | ..... | 1,405 89 |
| Less reinsurance | 6,492 35 | ..... | 129,208 28 | 970 56 |
| Total deduction | 11,022 53 | ..... | ..... | 2,376 45 |
| Net payment for said claims | 198,375 54 | 13,895 09 | ..... | 59,700 09 |
| Total net payment for claims | 372,700 51 | 27,838 25 | 90,024 17 | 75,275 59 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 1,218,782 10 |
| Commission and brokerage: fire, $176,456.52; other, $343,956.95 | 520,413 47 |
| Commission on profits: fire, $9,544.77; other, $11,041.30 | 20,586 07 |
| Taxes: fire, $49,167.68; other, $86,604.68 | 135,772 36 |
| *Salaries, fees and travelling expenses: Salaries, $189,933.92; travelling expenses, $19,380.49 | 209,314 41 |
| †Miscellaneous expenditure, viz.: Advertising, $4,146.54; furniture and fixtures, $10,096.88; legal expenses, $910.15; maps and plans, $1,892.06; postage, telegrams, telephones and express, $10,598.51; printing and stationery, $30,822.55; rents, $35,906.73; underwriters' boards, associations, etc., $15,290.12; Grain Insurance Association, $1,115.36; sundries, $3,816.84 | 114,595 74 |
| Total expenditure | $ 2,219,464 15 |

*($74,500.02 belongs to Fire business) †($52,976.76 belongs to Fire business)

THE EMPLOYERS' LIABILITY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire | | Accident | Automobile (A). | Automobile (B). | Burglary |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 87,090,321 | 928,450 22 | 141,992 41 | 83,417 31 | 216,773 18 | 5,365 43 |
| Taken in 1920—new and renewed | 103,766,446 | 1,027,644 41 | 192,323 65 | 147,370 29 | 385,715 60 | 12,270 63 |
| Totals | 190,856,767 | 1,956,094 63 | 334,316 06 | 230,787 60 | 602,488 78 | 17,636 06 |
| Less ceased | 86,666,673 | 843,874 10 | 165,449 62 | 126,262 11 | 334,331 32 | 7,100 88 |
| Gross in force at end of 1920 | 104,190,094 | 1,112,220 53 | 168,866 44 | 104,525 49 | 268,157 46 | 10,535 18 |
| Less reinsured | 3,185,830 | 20,213 58 | 8,381 68 | 3,973 72 | 141 11 | 95 00 |
| Net in force at end of 1920 | 101,004,264 | 1,092,006 95 | 160,484 76 | 100,551 77 | 268,016 35 | 10,440 18 |

| Risks and Premiums | Class of Business | | | | | |
|---|---|---|---|---|---|---|
| | Liability | Explosion | Guarantee | Hail | Sickness | Steam Boiler |
| | Premiums | Premiums | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 290,479 76 | 450 00 | 75,748 37 | ..... | 83,459 97 | ..... |
| Taken in 1920, new and renewed | 809,914 86 | 484 20 | 135,621 19 | 509,256 55 | 127,834 06 | 900 00 |
| Totals | 1,100,394 62 | 934 20 | 211,369 56 | ..... | 211,294 03 | ..... |
| Less ceased | 662,264 23 | 321 82 | 113,873 15 | 509,256 55 | 94,540 11 | ..... |
| Gross in force at end of 1920 | 438,130 39 | 612 38 | 97,496 41 | ..... | 116,753 92 | ..... |
| Less reinsured | 23,245 07 | ..... | 6,074 04 | ..... | 4,192 46 | ..... |
| Net in force at end of 1920 | 414,885 32 | 612 38 | 91,422 37 | ..... | 112,561 46 | 900 00 |

Schedule B.

Bonds and debentures on deposit with Receiver General, viz.:—

| *Governments*— | Par value. | Market value. |
|---|---|---|
| Canada registered stock, 1930/1950, 3½ p.c. | $ 48,666 67 | $ 37,473 33 |
| " " 1940/1960, 4 p.c. | 97,333 33 | 81,759 99 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 |
| " Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Province of Alberta, reg'd. stock, 1943, 4½ p.c. | 24,333 33 | 21,413 33 |
| " British Columbia stock, 1941, 3 p.c. | 68,133 32 | 46,330 65 |
| " Manitoba, 1947, 4 p.c. | 24,333 33 | 19,953 33 |
| " Nova Scotia stock, 1954, 3½ p.c. | 24,333 33 | 17,763 33 |
| " Quebec, 1928, 4 p.c. | 41,853 33 | 38,086 53 |
| " Saskatchewan, reg'd. stock, 1951, 4 p.c. | 4,866 67 | 3,893 33 |
| British Gov't. War Loan, 1929/1947, 5 p.c. | 428,266 67 | 406,853 33 |
| Newfoundland, 1947, 3½ p.c. | 19,953 34 | 14,166 87 |
| " 1948, 3½ p.c. | 973 33 | 691 06 |
| " 1951, 3½ p.c. | 18,006 66 | 12,784 72 |
| Belgian, 1925 or later, 3 p.c. | 164,320 20 | 96,948 91 |
| Japan Sterling bonds, 1920/1970, (on 6 mos. notice), 4 p.c. | 26,231 33 | 18,624 24 |

THE EMPLOYERS' LIABILITY—*Continued.*

SCHEDULE B—*Concluded.*

Bonds and debentures on deposit with Receiver General, viz.—*Concluded.*

| | | |
|---|---|---|
| *Cities—* | | |
| Edmonton, 1949, 4½ p.c. | $ 39,906 67 | $ 32,324 40 |
| Lachine, 1950, 4½ p.c. | 16,000 00 | 13,600 00 |
| Lethbridge, 1940, 4½ p.c. | 10,000 00 | 8,100 00 |
| Montreal Stg. reg'd stock, 1953, 4½ p.c. | 24,333 33 | 22,143 33 |
| " (Notre Dame de Grace), 1949, 4½ p.c. | 25,000 00 | 22,250 00 |
| North Vancouver, 1931, 4½ p.c. | 48,666 67 | 41,366 66 |
| Ottawa, 1940, 4 p.c. | 24,333 33 | 21,169 99 |
| Quebec, 1923, 4 p.c. | 8,273 34 | 7,776 93 |
| Three Rivers, 1958, 4½ p.c. | 10,000 00 | 8,400 00 |
| Toronto, 1948, 4 p.c. | 14,600 00 | 12,410 00 |
| Vancouver, 1948, 4 p.c. | 24,333 33 | 18,493 33 |
| Victoria, 1921, 4 p.c. | 24,333 33 | 22,873 33 |
| 1960, 4 p.c. | 9,733 33 | 7,299 99 |
| Winnipeg, 1940, 4 p.c. | 24,333 33 | 20,439 99 |
| *Town—* | | |
| Maisonneuve, 1950, 4½ p.c. | 9,733 33 | 7,981 33 |
| *School—* | | |
| North Vancouver, 1960, 5 p.c. | 9,000 00 | 7,560 00 |
| *Railways—* | | |
| Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c. | 36,013 34 | 30,971 47 |
| Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c. | 27,253 33 | 21,530 13 |
| Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. | 48,666 67 | 35,040 00 |
| Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c. | 24,333 33 | 20,439 99 |
| G.T.P. Ry., 1st mtge (g'teed by Prov. of Sask.), 1939, 4 p.c. | 73,000 00 | 57,670 00 |
| Madras Ry. Annuities "Class B" (g'teed by Sec. of State for India), 1956 | 28,186 11 | 4,227 91 |
| Lacombe and Blind Man Valley Electric Ry. (g'teed by Alta.), 1943, 5 p.c. | 25,000 00 | 22,750 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1924, 4¾ p.c. | 50,000 00 | 50,000 00 |
| Can. Landed & Nat. Inv't. Co., 1923, 5½ p.c. | 24,333 33 | 24,333 33 |
| Home Inv't & Sav. Assoc., 1924, 5½ p.c. | 24,333 33 | 24,333 33 |
| Huron & Erie Mtge. Corp., 1922, 4½ p.c. | 48,666 67 | 48,666 67 |
| London and Canadian Loan and Agency Co., 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| Ontario Loan and Deb. Co., 1924, 5½ p.c. | 49,333 33 | 49,333 33 |
| Total on deposit with Receiver General | $1,898,304 27 | $1,605,228 39 |

THE EMPLOYERS' LIABILITY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of Insurance Fund at the beginning of the year:— | | | Payments under Policies, including Medical and Legal expenses in connection therewith: | | |
| Reserve of unexpired risks | 2,323,954 1 7 | | Fire | 181,159 13 6 | |
| Total estimated liability in respect of outstanding losses | 1,889,292 0 0 | | Marine | 440,898 8 4 | |
| | | 4,213,246 1 7 | Accident | 2,994,650 15 0 | |
| | | | | | 3,616,708 16 10 |
| Premiums— | | | Commission | | 1,451,046 7 9 |
| Fire | 403,576 17 9 | | Expenses of management | | 497,229 14 9 |
| Marine | 425,107 3 8 | | Contributions to fire bridages | | 2,359 17 1 |
| Accident | 5,971,181 7 5 | | Bad debts | | 5,328 6 4 |
| | | 6,799,865 8 10 | | | |
| Adjustment of exchange | 82,957 4 3 | | | | 5,572,673 2 9 |
| Transfer fees | 140 10 6 | | | | |
| | | 83,097 14 9 | Amount of Insurance Fund at the beginning of the Year:— | | |
| | | | Reserve for Unexpired Risks | 2,783,199 12 3 | |
| | | | Total estimated liability in respect of outstanding losses | 2,107,861 0 0 | |
| | | | | | 4,891,060 12 3 |
| | | | Balance transferred to Profit and Loss Account | | 632,475 10 2 |
| | | £11,096,209 5 2 | | | £ 11,096,209 5 2 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Balance from previous Profit and Loss Account | 50,000 0 0 | | Carried to Capital Account | | 50,000 0 0 |
| Balance from Revenue Account | 632,475 10 2 | | Expenses not charged to other accounts— | | |
| | | | Taxes | 448,492 1 9 | |
| Interest and rents | 230,825 2 9 | | Miscellaneous | 57,123 18 6 | |
| | | | | | 505,616 0 3 |
| | | | Dividend, 1919— | | |
| | | | Interim | 75,000 0 0 | |
| | | | Provision for final | 125,000 0 0 | |
| | | | | | 200,000 0 0 |
| | | | Amount transferred to General Reserve Fund | | 157,684 12 8 |
| | | £ 913,300 12 11 | | | £ 913,300 12 11 |

## BALANCE SHEET.

| Liabilities. | £ s. d. | £ s. d. |
|---|---|---|
| Shareholders' Capital— | | |
| 2,000,000 shares, £1 each, $2,000,000. | | |
| To Capital—1,000,000 shares, 5/- paid | | 250,000 0 0 |
| Amounts due to other companies and agents | 432,336 16 5 | |
| Unclaimed dividends | 259 9 0 | |
| Outstanding commission | 403,207 0 0 | |
| Outstanding expenses | 2,242 11 10 | |
| To Loan secured | 525,000 0 0 | |
| To Deposits and Interest | 5,927 11 4 | |
| | | 1,368,973 8 7 |
| Provision in Profit and Loss Account for final dividend, 1920 | | 125,000 0 0 |
| Reserves— | | |
| For unexpired risks | 2,783,199 12 3 | |
| For outstanding losses | 2,107,861 0 0 | |
| For taxes and excess profits | 593,443 19 6 | |
| Duty | 420,000 0 0 | |
| General reserve | 1,255,913 14 11 | |
| | | 7,160,418 6 8 |
| | | £8,904,391 15 3 |

| Assets. | £ s. d. | £ s. d. |
|---|---|---|
| By mortgages on property within the United Kingdom | 400 0 0 | |
| Out of the United Kingdom | 92,500 0 0 | |
| Investments— | | |
| British Government securities | 815,846 17 6 | |
| Bank of England Stock | 11,544 7 4 | |
| Indian and Colonial Government securities | 137,441 0 3 | |
| Indian and Colonial Provincial securities | 34,945 16 3 | |
| Indian and Colonial Municipal Securities | 70,081 11 0 | |
| United States and other Foreign Municipal securities | 2,211,770 8 2 | |
| United States Provincial Securities | 131,820 16 6 | |
| United States and other Foreign Government securities | 1,387,830 8 8 | |
| Railway and other debentures and debenture stock— | | |
| Home and Foreign | 1,077,937 16 2 | |
| Railway and other preference and guaranteed stocks | 950 0 0 | |
| Railway and other ordinary stocks | 3,633 6 8 | |
| House property | 200,475 6 5 | |
| Shares of Merchants' Marine Insurance Co., Ltd., at cost | 749,820 0 0 | |
| | | 6,926,9 7 14 11 |
| Branch and agency balances | | 1,496,129 17 3 |
| Interest and rents accrued | | 86,600 0 6 |
| Cash in hand and on Current Account | | 219,744 0 6 |
| Amounts due from other companies | | 174,920 2 1 |
| | | £8,904,391 15 3 |

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. W. ARNOLD—Secretary, SAMUEL G. HOWE—Principal Office, Hartford, Conn.—Chief Agent in Canada, J. W. TATLEY—Head Office in Canada—Montreal.

(Incorporated, 1859. Dominion license issued April 3, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with the Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Imperial Japanese Govt. bonds, 2nd series, 1925 or 6 months notice, 4½ p.c. | $ 9,750 00 | $ 8,970 00 | |
| Commonwealth of Massachusetts, 1941, 3 p.c. | 65,000 00 | 57,200 00 | |
| City of Fort William, 1942, 5 p.c. | 24,333 33 | 22,629 69 | |
| City of Hamilton, 1933, 4½ p.c. | 17,000 00 | 15,980 00 | |
| City of London, Ont., 1924, 3½ p.c. | 15,000 00 | 13,500 00 | |
| City of Stratford, 1942, 4½ p.c. | 25,000 00 | 22,750 00 | |
| Total on deposit with Receiver General | $ 156,083 33 | $ 141,029 69 | |
| Carried out at market value | | | $ 141,029 69 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Montreal | $ 19,290 77 | |
| Bank of Nova Scotia, St. John, N.B. | 5,496 37 | |
| Total | | 24,787 14 |
| Interest accrued | | 3,267 81 |
| Total assets in Canada | | $ 169,084 64 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 2,813 81 | |
| Net amount of fire claims, unadjusted | 1,130 45 | |
| Net amount of fire claims, resisted, in suit | 249 30 | |
| Total net amount of unsettled fire claims | | $ 4,193 56 |
| Reserve of unearned premiums: fire, $37,571.08; automobile (A), $54.39; explosion $164.98; total, $37,790.45; carried out at 80 per cent | | 30,232 36 |
| Taxes, due and accrued | | 2,600 00 |
| Total liabilities in Canada | | $ 37,025 92 |

EQUITABLE FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire | Automobile (A). | Explosion |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 269,936 89 | 16,758 86 | 327 54 |
| Less reinsurance | 169,711 96 | 13,753 20 | |
| Less return premiums | 37,588 82 | 2,896 87 | 126 50 |
| Total deduction | 207,300 78 | 16,650 07 | |
| Net cash received | 62,636 11 | 108 79 | 401 04 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 63,145 94 |
| Cash received for interest on investments | 11,541 35 |
| Total income in Canada | $ 74,687 29 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Automobile (A). |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 11,332 40 | |
| Less reinsurance | 9,875 82 | |
| Net payment for said claims | 1,456 58 | |
| Paid for claims occurring during the year | 79,999 10 | 9,512 99 |
| Less savings and salvage | 399 26 | |
| Less reinsurance | 61,083 40 | 9,512 99 |
| Total deduction | 61,482 66 | |
| Net payment for said claims | 18,516 44 | |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 19,973 02 |
| Commission and brokerage: fire, $18,794.94; other, $102.82 | 18,897 76 |
| Taxes: fire | 463 45 |
| Total expenditure in Canada | $ 39,334 23 |

EQUITABLE FIRE AND MARINE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile. (A) | Explosion. |
| | Amount | Premiums | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts |
| Gross in force at end of 1919 | 17,542,057 | 230,226 70 | ..... | ..... |
| Taken in 1920, new and renewed | 26,804,553 | 269,936 89 | 16,758 86 | 527 54 |
| Totals | 44,346,610 | 500,163 59 | ..... | ..... |
| Less ceased | 16,851,208 | 206,506 01 | 5,157 26 | 197 57 |
| Gross in force at end of 1920 | 27,495,402 | 293,657 58 | 11,601 60 | 329 97 |
| Less reinsured | 20,391,04 | 220,518 11 | 11,492 81 | ..... |
| Net in force at end of 1920 | 7,104,357 | 73,139 47 | 108 79 | 329 97 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 58,600 00 |
| Book value of stocks and bonds owned by the company | 2,953,412 38 |
| Cash on hand, in trust companies and banks | 244,747 66 |
| Agents' balances and bills receivable | 65,327 82 |
| Total ledger assets | $ 3,322,087 86 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 41,275 96 |
| Gross assets | $ 3,363,363 82 |
| Deduct assets not admitted | 95,701 98 |
| Total admitted assets | $ 3,267,661 84 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 295,256 85 |
| Total unearned premiums | 859,375 59 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 250 00 |
| Federal, state and other taxes due or accrued (estimated) | 30,000 C0 |
| Contingent commissions or other charges due or accrued | 5,000 00 |
| All other liabilities | 663 44 |
| Total liabilities, excluding capital stock | $ 1,190,545 88 |
| Capital stock paid up in casb | 1,000,000 00 |
| Surplus beyond liabilities, including capital stock | 1,077,115 96 |
| Total liabilities | $ 3,267,661 84 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,418,056 45 |
| Interest and dividends | 111,931 61 |
| Gross increase, by adjustment, in book value of stocks | 1,500 00 |
| Rents | 2,691 10 |
| Premium on capital | 250,000 00 |
| Gross profit on sale or maturity of ledger assets | 5,436 99 |
| Conscience money | 50 00 |
| Total income | $ 1,789,666 15 |

EQUITABLE FIRE AND MARINE—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 539,856 00 |
| Expenses of adjustment and settlement of claims | 5,215 74 |
| Cash dividends paid stockholders | 75,000 00 |
| Commission or brokerage | 441,749 83 |
| Field supervisory expenses | 27 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 12,048 22 |
| Rent | 1,921 69 |
| Inspections and surveys, including underwriters' boards and tariff associations | 100 00 |
| State taxes on premiums, Insurance Department, licenses and fees | 1,132 75 |
| Real estate expenses | 1,120 35 |
| Federal taxes | 34,397 59 |
| Gross loss on sale or maturity of bonds and stocks | 38,837 59 |
| All other disbursements | 1,622 17 |
| Total disbursements | $ 1,153,028 93 |

RISKS AND PREMIUMS.

FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $ 424,920,758 00 |
| Premiums thereon | 4,088,839 05 |
| Amount terminated during the year | 294,211,233 00 |
| Premiums thereon | 2,721,439 36 |
| Net amount in force at December 31, 1920 | 147,760,870 00 |
| Premiums thereon | 1,425,805 70 |

MARINE AND INLAND.

| | |
|---|---|
| Net amount in force at December 31, 1920 | $ 6,589,540 00 |
| Premiums thereon | 80,417 55 |

## THE ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, S. J. PIPKIN—General Manager and Secretary, S. C. TURNER—Principal Office, Colchester, Eng.—Manager in Canada, R. R. MARTIN—Head Office in Canada, Montreal.

(Incorporated, 1802. Dominion license issued March 11, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £600,000 | $ 2,920,000 00 |
| Amount subscribed, £560,000 | 2,725,333 33 |
| Amount paid thereon in cash, £56,000 | 272,533 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| British National Inscribed War Loan, 1928, 4 p.c | $58,400 00 | $57,232 00 | |
| Carried out at market value | | | $ 57,232 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks:— | | |
| Bank of Montreal, Montreal | $ 11,233 29 | |
| Union Bank of Canada, Winnipeg | 6,816 32 | |
| Total cash in banks | | 18,049 61 |
| Interest accrued | | 584 00 |
| Agents balances and premiums uncollected ($89.51 was on business issued prior to Oct. 1, 1920) | | 13,066 86 |
| Reinsurance losses | | 177 73 |
| Total assets in Canada | | $ 89,110 20 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 2,928 27 |
| Reserve of unearned premiums, $34,954.92; carried out at 80 per cent | 27,963 93 |
| Taxes due and accrued | 1,182 19 |
| Reinsurance premiums | 1,941 62 |
| All other liabilities | 11,480 69 |
| Total liabilities in Canada | $ 45,496 70 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 102,382 13 | |
| Deduct reinsurances, $40,212.88; return premiums, $12,776.49 | 52,989 37 | |
| Net cash received for premiums | | $ 49,392 76 |
| Interest on investments | | 2,399 49 |
| Total income in Canada | | $ 51,792 25 |

THE ESSEX AND SUFFOLK—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 11,719 53 | |
| Deduct reinsurances | 7,342 65 | |
| Total net amount paid for claims | | $ 4,376 88 |
| Commission or brokerage | | 12,793 65 |
| Commission on profits | | 735 00 |
| Salaries of Chief Agency, $4,336.42; auditors' fees, $100; travelling expenses of Chief Agency, $799.77 | | 5,236 19 |
| Paid for taxes | | 2,266 65 |
| Miscellaneous expenditure, viz.:—Printing and stationery, $1,205.77; advertising, $172.10; postage, telegrams, telephones and express, $203.84; maps and plans, $260.44; legal expenses, $20.58; rents, $634.63; underwriters' tariff associations, etc., $844.58; furniture and fixtures, $60.64; sundries, $575.27 | | 3,977 85 |
| Total expenditure in Canada | | $ 29,386 22 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during 1920—new | $ 10,088,869 | $ 115,448 99 |
| Less ceased | 1,886,793 | 18,962 08 |
| Gross in force at end of 1920 | $ 8,202,076 | $ 96,486 91 |
| Less reinsured | 3,123,902 | 37,142 40 |
| Net in force at end of 1920 | $ 5,078,174 | $ 59,344 51 |

THE ESSEX AND SUFFOLK—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

### REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of General Insurance Fund at the beginning of the year:— | | | Claims | | 6,227 2 8 |
| Reserve for unexpired risks | 4,533 3 3 | | Commission | | 2,630 13 11 |
| Total estimated liability in respect of outstanding claims | 1,189 6 2 | | Expenses of management | 5,292 8 11 | |
| | | 5,722 9 5 | Directors' fees | 107 14 7 | |
| Premiums | | 17,441 3 3 | Local Committee and Committee of Reference | 10 3 1 | |
| Interest, rents and dividends | 280 6 3 | | Auditors' fees (1919 accounts) | 11 13 6 | |
| Less Income Tax | 61 18 4 | | | | 5,422 0 1 |
| | | 218 7 11 | Amount of General Insurance Fund at the end of the year, as per Balance Sheet:— | | |
| | | | Reserve for unexpired risks being 40 per cent of the premium income for the year. | 6,976 0 0 | |
| | | | Total estimated liability in respect of outstanding claims | 1,050 0 0 | |
| | | | | | 8,026 0 0 |
| | | | Amount transferred to Profit and Loss Account | | 1,076 3 11 |
| | | £23,382 0 7 | | | £23,382 0 7 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of last year's account | | 4,366 10 10 | Income tax | 5,553 7 8 |
| Dividends, interest and rents | 2,152 12 9 | | Investment Reserve Fund | 10,014 16 10 |
| Less Income tax | 475 9 6 | | Amount written off leasehold property | 393 13 1 |
| | | 1,677 3 3 | Amount transferred to Fire Insurance Account | 3,540 12 10 |
| Excess profits duty repaid | 3,711 0 0 | | Balance as per balance sheet (subject to Corporation Profits Tax) | 5,303 10 5 |
| Excess profits duty recoverable | 9,400 0 0 | | | |
| | | 13,111 0 0 | | |
| Profits transferred:— | | | | |
| Accident Insurance Account | 236 11 11 | | | |
| Employers' Insurance Account | 4,338 10 11 | | | |
| General Insurance Account | 1,076 3 11 | | | |
| | | 5,651 6 9 | | |
| | | £24,806 0 10 | | £24,806 0 10 |

## BALANCE SHEET.

| Funds. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Shareholders' Capital:— | | | | | | |
| Subscribed 56,000 shares of £10 each of which the Atlas Assurance Company, Ltd. held 55,744 at 31st December, 1920 | 560,000 | 0 | 0 | | | |
| Paid up £1 per share | 56,000 | 0 | 0 | | | |
| Fire Insurance Fund | 116,073 | 6 | 0 | | | |
| Accident Insurance Fund | 3,272 | 0 | 0 | | | |
| Employers' Liability Insurance Fund | 38,376 | 0 | 0 | | | |
| General Insurance Fund | 8,026 | 0 | 0 | | | |
| Investment Reserve Fund | 23,668 | 10 | 1 | | | |
| Profit and Loss Account | 5,303 | 10 | 5 | | | |
| | | | | 250,719 | 6 | 6 |
| Outstanding fire claims | | | | 27,544 | 19 | 9 |
| Balances due to reinsuring companies | | | | 12,246 | 1 | 0 |
| Members' dividends outstanding | | | | 990 | 11 | 3 |
| Sundry creditors | | | | 6,428 | 19 | 9 |
| Staff Provident Fund | | | | 11,268 | 2 | 10 |
| | | | | £308,898 | 1 | 1 |

| Assets. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Mortgages on property within the United Kingdom | | | | 16,718 | 7 | 3 |
| Loans on public rates | | | | 36,714 | 0 | 0 |
| Loans on security of rents | | | | 862 | 15 | 9 |
| Investments at the values of 31st December, 1913, or at cost if purchased since— | | | | | | |
| Deposit with High Court—Guaranteed Irish Land Stock, 2½ per cent | £16,124 | 10 | 6 | | | |
| British Government securities | 96,270 | 6 | 5 | | | |
| Foreign Municipal securities | 4,076 | 5 | 10 | | | |
| Indian and Colonial Government securities | 9,048 | 8 | 3 | | | |
| Railway debenture stocks | 8,206 | 2 | 11 | | | |
| | £134,325 | 13 | 11 | | | |
| House property— | | | | | | |
| Freehold | 11,738 | 18 | 3 | | | |
| Leasehold | 2,855 | 6 | 10 | | | |
| | | | | 148,919 | 19 | 0 |
| | | | | 203,215 | 2 | 0 |
| Agents' balances | | | | 4,854 | 19 | 6 |
| Outstanding premiums, less commission | | | | 36,745 | 17 | 3 |
| Balances due from guaranteeing companies | | | | 12,689 | 5 | 0 |
| Outstanding accounts | | | | 1,334 | 19 | 0 |
| Interest accrued but not payable | | | | 1,247 | 16 | 3 |
| Cash in hand and on current accounts | | | | 48,810 | 2 | 1 |
| | | | | £308,898 | 1 | 1 |

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. R. STREET—Secretary, ERNEST STURM—Principal Office, 80 Maiden Lane, New York, N.Y.—Manager in Canada, W. E. D. BALDWIN—Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910 of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

### CAPITAL.

| | |
|---|---|
| Amount authorized, subscribed and paid in cash | $ 2,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 50,000 00 | $ 50,000 00 |
| " " 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Prov. of Alberta, reg'd gold, 1924, 4½ p.c. | 22,000 00 | 20,900 00 |
| Prov. of Ontario, 1935, 6 p.c. | 25,000 00 | 25,000 00 |
| United States Liberty Loan, 1932/1947, 3½ p.c. | 30,000 00 | 30,000 00 |
| City of Toronto, 1929, 3½ p.c. | 55,966 67 | 48,691 00 |
| City of Toronto, 1944, 3½ p.c. | 24,333 33 | 18,980 00 |
| City of Toronto, 1948, 4 p.c. | 299,300 00 | 254,405 00 |
| Total on deposit with Receiver General | $ 556,600 00 | $ 497,976 00 |
| Carried out at market value | | $ 497,976 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Merchants Bank of Canada, Montreal | | 140,662 08 |
| Interest accrued | | 8,889 14 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire, ($1,074.77 on business prior to Oct. 1, 1920) | $ 69,594 46 | |
| Automobile (A) | 880 13 | |
| Tornado | 289 43 | |
| Total | | 70,764 02 |
| Furniture and plans | | 10,400 00 |
| Reinsurance losses due (fire) | | 2,618 77 |
| Total assets in Canada | | $ 731,310 01 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of fire claims, adjusted but unpaid | $ 5,795 01 |
| Net amount of fire claims, unadjusted | 40,064 00 |
| Net amount of automobile claims (A), unadjusted | 51 25 |
| Net amount of hail claims, unadjusted | 229 65 |
| Net amount of tornado claims, unadjusted | 85 00 |

FIDELITY-PHENIX—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount of unsettled claims ($226.50 accrued prior to 1920) | | $ 46,224 91 |
| Reserve of unearned premiums: fire, $347,542.91; auto (a), $3,464.45; auto (b), $1,042.01; explosion, $3,435.29; tornado, $3,813.02; total, $359,297.68; carried out at 80 per cent | | 287,438 14 |
| Taxes due and accrued | | 7,236 62 |
| Due and accrued for salaries, rent, advertising, etc | | 5,910 00 |
| Reinsurance and return premiums | | |
| Fire | $ 7,587 60 | |
| Automobile (A) | 102 83 | |
| Explosion | 459 99 | |
| Total | | 8,150 42 |
| Total liabilities in Canada | | $ 354,960 09 |

INCOME IN CANADA.

| Premiums. | Class of Business.. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts | $ cts. |
| Gross cash received | 765,830 52 | 8,882 74 | 3,315 27 | 10,355 15 | 230,947 01 | 4,470 02 |
| Less reinsurance | 105,385 39 | 1,478 44 | 330 66 | 529 09 | 52,149 92 | 597 00 |
| Less return premiums | 136,125 38 | 1,145 67 | 703 91 | 2,758 22 | 2,806 04 | 456 87 |
| Total deduction | 241,510 77 | 2,624 11 | 1,034 57 | 3,287 31 | 54,955 96 | 1,053 87 |
| Net cash received | 524,319 75 | 6,258 63 | 2,280 70 | 7,067 84 | 175,991 05 | 3,416 15 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 719,334 12 |
| Cash received for interest on investments | | 26,283 59 |
| Income from all other sources | | 4,069 03 |
| Total income in Canada | | $ 749,686 74 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 32,136 41 | | | 48 99 | 40 00 |
| Less savings and salvage | 289 48 | | | | |
| Less reinsurance | 8,133 42 | | | | |
| Total deduction | 8,422 90 | | | | |
| Net payment for said claims | 23,713 51 | | | | |
| Paid for claims occurring during the year | 310,186 48 | 5,023 51 | 2,767 77 | 98,632 25 | 518 25 |
| Less savings and salvage | 36 62 | 468 86 | | | |
| Less reinsurance | 49,334 80 | 363 66 | 893 49 | 21,790 33 | |
| Total deduction | 49,371 42 | 832 52 | | | |
| Net payment for said claims | 260,815 06 | | | 76,841 92 | |
| Total net payment for claims | 284,528 57 | 4,190 99 | 1,874 28 | 76,890 91 | 558 25 |

FIDELITY-PHENIX—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 368,043 00 |
| Commission and brokerage, fire, $109,148.83; other, $50,224.66 | 159,373 49 |
| Commission on profits, fire, $2,450 05; other, $3,373 89 | 5,823 94 |
| Taxes, fire, $35,058.23; other, $3,100.52 | 38,158 75 |
| *Salaries, fees and travelling expenses:—Salaries:—Head office, $35,101.72; general and special agents, $12,525.53; travelling expenses: officials, $2,198.18; agents, $8,305.05; other, $9.50 | 58,139 98 |
| †Miscellaneous expenditure, viz.:—Advertising, $5,773.75; fire departments, patrol and salvage corps assessments, etc., $1,200.52; furniture and fixtures, $1,469.92; legal expenses, $30.50; maps and plans, $1,952.82; postage, telegrams, telephones and express, $3,647.35; printing and stationery, $7,887.70; rents, $4,055.97; underwriters' boards, associations, etc., $7,060.15; sundry, $1,371.93 | 34,450 61 |
| Total expenditure in Canada | $ 663,989 77 |

* ($53,510.49 belongs to fire business.) † ($30,331.40 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 56,333,401 | 656,140 33 | | |
| Taken in 1920, new | 75,331,376 | 780,492 66 | 9,762 87 | 3,315 27 |
| Totals | 131,664,777 | 1,436,632 99 | | |
| Less ceased | 62,712 103 | 654,712 36 | 1,305 10 | 988 40 |
| Gross in force at end of 1920 | 68,952,674 | 781,920 63 | 8,457 77 | 2,326 87 |
| Less reinsured | 12,536,852 | 114,911 99 | 1,528 87 | 242 86 |
| Net in force at end of 1920 | 56,415,822 | 667,008 64 | 6,928 90 | 2,084 01 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Explosion. | Hail. | Tornado. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 12,831 26 | | 5,479 02 |
| Taken in 1920, new | 9,841 83 | 230,947 01 | 4,346 21 |
| Totals | 22,673 09 | | 9,825 23 |
| Less ceased | 15,344 11 | 230,947 01 | 1,607 51 |
| Gross in force at end of 1920 | 7,328 98 | | 8,217 72 |
| Less reinsured | 458 40 | | 1,079 57 |
| Net in force at end of 1920 | 6,870 58 | | 7,138 15 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Loans on mortgages or real estate, first liens | $ 489,231 16 |
| Book value of stocks and bonds | 22,478,714 00 |
| Cash in hand, in trust companies and in banks | 2,275,648 99 |
| Agent's balances | 1,793,365 19 |
| Other ledger assets | 29,053 32 |
| Bills receivable | 208,377 89 |
| Total ledger assets | $27,974,390 55 |

FIDELITY-PHENIX—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 121,793 47 |
| Market value of bonds and stocks over book value | 116,932 50 |
| Dividend on stocks sold | 5,100 00 |
| Gross assets | $28,218,216 52 |
| Deduct assets not admitted | 354,748 14 |
| Total admitted assets | $27,863,468 38 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,958,882 22 |
| Unearned premiums | 16,757,533 66 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 48,250 00 |
| Federal, state and other taxes due or accrued (estimated) | 425,831 00 |
| Dividends declared and unpaid to stockholders | 375,000 00 |
| Reserve for contingencies | 50,000 00 |
| Contingent commission or other charges, due or accrued | 61,721 35 |
| Income tax withheld at source (N.Y. State) | 41 95 |
| Total liabilities, except capital stock | $19,677,260 18 |
| Capital stock paid in cash | 2,500,000 00 |
| Surplus | 5,686,208 20 |
| Total liabilities | $27,863,468 38 |

INCOME.

| | |
|---|---|
| Total premiums other than perpetual | $17,041,481 51 |
| Interest and dividends | 1,364,415 55 |
| Rents | 9,707 00 |
| Income tax withheld at source (N.Y. State) | 46 84 |
| Gross profit on sale or maturity of ledger assets | 164,315 13 |
| Gross increase, by adjustment, in book value of ledger assets | 404,810 00 |
| Agents balances, previously charged off | 239 91 |
| Total income | $18,985,015 94 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 6,861,659 55 |
| Expenses of adjustment and settlement of claims | 162,707 84 |
| Paid stockholders for interest or dividends | 750,000 00 |
| Field supervisory expenses | 471,326 75 |
| Commission or brokerage | 3,795,267 45 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,054,398 64 |
| Rents | 103,474 60 |
| State taxes on premiums, Insurance Department licenses and fees | 408,979 80 |
| Federal taxes | 242,357 66 |
| Inspections and surveys, including underwriters' boards and tariff associations | 272,569 32 |
| Taxes on real estate, $1,104.58; other expenses, $14,935.97 | 16,040 55 |
| Gross loss on sale or maturity of bonds and stocks | 237,302 00 |
| Advertising and subscriptions, $93,136.36; printing and stationery, $178.254.64 | 271,391 00 |
| Gross decrease, by adjustment, in book value of ledger assets | 2,075,021 00 |
| All other disbursements | 114,676 32 |
| Agents' balances previously charged off | 12,357 28 |
| Total disbursements | $16,849,529 76 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Written or renewed during the year | $ 2,521,179,564 00 |
| Premiums thereon | 23,396,993 30 |
| Terminated during the year | 1,875,301,625 00 |
| Premiums thereon | 17,611,345 56 |
| Net in force at December 31, 1920 | 2,838,893,167 00 |
| Premiums thereon | 28,348,342 28 |

## THE FIRE ASSOCIATION OF PHILADELPHIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. E. IRVIN—Secretary, M. G. GARRIGUES—Principal Office, Philadelphia—Chief Agent in Canada, R. G. HARVEY—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1820. Dominion license issued, March 10, 1918).

### CAPITAL.

| | |
|---|---|
| Amount of capital, authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| United States of America Liberty Loan, 1928, 4½ p.c. | $ 53,000 00 | $ 53,000 00 | |
| Carried out at market value | | | $ 53,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Canadian Bank of Commerce, Vancouver, B.C. | 32,708 22 |
| Interest accrued | 656 98 |
| Agents' balances and premiums uncollected ($306.63 prior to Oct. 1, 1920) | 4,113 63 |
| Total assets in Canada | $ 90,478 83 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 8 78 | |
| Net amount of claims, unadjusted | 6,282 29 | |
| Total net amount of unsettled claims | | $ 6,291 07 |
| Reserve of unearned premiums, $45,715.62; carried out at 80 per cent | | 36,572 50 |
| Taxes due and accrued | | 2,729 63 |
| Total liabilities in Canada | | $ 45,593 20 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received | $ 104,775 56 | |
| Deduct reinsurances, $4,941.66; return premiums, $22,596.44 | 27,538 10 | |
| Total net cash received for premiums | | $ 77,237 46 |
| Received for interest on bonds | | 2,492 43 |
| Total income in Canada | | $ 79,729 89 |

THE FIRE ASSOCIATION—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 5,129 68 | |
| Less savings and salvage, $395.03; reinsurances, $146.83 | 541 86 | |
| Net amount paid for said claims | $ 4,587 82 | |
| Amount paid for claims occurring during the year | $ 24,986 86 | |
| Deduct reinsurances | 500 20 | |
| Net amount paid for said claims | $ 24,486 66 | |
| Total net amount paid for claims | | $ 29,074 48 |
| Paid for commission or brokerage | | 21,169 20 |
| Paid for commission on profits | | 147 21 |
| Taxes | | 2,365 83 |
| Salaries of chief agency, $896.40; other, $378.90; travelling expenses, $14 | | 1,289 30 |
| Miscellaneous expenditure: Advertising, $24.26; postage, telegrams, telephones and express, $192.32; printing and stationery, $113.19; underwriters' boards, tariff associations, etc., $616.48, furniture and fixtures, $24.04; legal expenses, $76.53; maps and plans, $127.35; rents, $48.01; sundry, $1,832.41 | | 3,054 59 |
| Total expenditure in Canada | | $ 57,100 61 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1919 | $ 6,965,775 | $ 90,874 43 |
| Taken during 1920, new and renewed | 8,348,298 | 105,097 65 |
| Total | $ 15,314,073 | $ 195,972 08 |
| Deduct terminated | 8,107,164 | 99,730 42 |
| Gross in force at end of 1920 | $ 7,206,909 | $ 96,241 66 |
| Deduct reinsured | 251,623 | 5,080 04 |
| Net in force at December 31, 1920 | $ 6,955,286 | $ 91,161 62 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 603,907 56 |
| Mortgage loans on real estate, first liens | 3,699,661 66 |
| Loans secured by pledge of bonds, stocks or other collateral | 110,150 00 |
| Book value of bonds and stocks | 9,531,818 91 |
| Cash on hand, in banks and in trust companies | 1,095,622 66 |
| Agents' balances | 1,641,876 31 |
| Total ledger assets | $16,683,037 10 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 196,109 37 |
| Rents due and accrued | 4,541 34 |
| Reinsurance recoverable on paid losses | 87,957 45 |
| Gross assets | $16,971,645 26 |
| Deduct assets not admitted | 771,869 54 |
| Total admitted sasets | $16,199,775 72 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,376,109 80 |
| Total unearned premiums | 8,222,548 36 |
| Amount reclaimable by the insured on perpetual fire insurance policies | 1,258,600 80 |
| Salaries, rents, expenses, bills, etc., due or accrued (estimated) | 11,241 63 |
| Taxes due and accrued (estimated) | 343,121 56 |
| Contingent commissions or other charges due or accrued | 50,440 00 |
| Total liabilities, exxcept capital stock | $11,262,062 15 |
| Capital paid up in cash | 1,000,000 00 |
| Surplus over all liabilities, including capital stock | 3,937,713 57 |
| Total liabilities | $16,199,775 72 |

THE FIRE ASSOCIATION—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,891,598 50 |
| Deposit premiums written on perpetual risk (gross) | 35,689 03 |
| Interest and dividends | 628,639 88 |
| Rents | 44,252 43 |
| Earned deposits on perpetual policies cancelled | 13,328 55 |
| Agents' balances previously charged off | 4,124 32 |
| Gross profit on sale or maturity of real estate, bonds and stocks | 2,560 42 |
| Total income | $10,620,193 13 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,585,167 06 |
| Expenses of adjustment and settlement of losses | 76,111 54 |
| Interest or dividends to stockholders | 400,000 00 |
| Agents' allowances including commissions or brokerage | 2,082,949 38 |
| Total field supervisory expenses | 283,008 54 |
| Salaries, fees and all other charges of officers, directors, trustees, home and department office employees | 593,911 10 |
| Rents | 89,436 21 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 280,388 12 |
| Inspections and surveys including underwriters' board and tariff associations | 222,116 86 |
| Federal taxes | 263,171 00 |
| Deposit premiums returned on perpetual risks | 133,075 36 |
| Agents' balances charged off | 5,130 65 |
| Gross loss on sale of real estate and bonds | 8,199 34 |
| Real estate expenses | 21,426 59 |
| All other disbursements | 178,008 71 |
| Total disbursements | $ 9,222,100 46 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $1,563,610,496 00 |
| Premiums thereon | 14,968,046 11 |
| Amount terminated during the year | 1,242,881,057 00 |
| Premiums thereon | 12,568,052 51 |
| Net amount in force December 31, 1920 | 1,467,845,413 00 |
| Premiums thereon | 14,581,219 89 |
| Perpetual Risks | $ 60,813,952 00 |
| Premiums thereon | 1,379,250 98 |

## THE FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, HON. SENATOR DANDURAND, K.C., P.C.—Vice-President and Manager, J. E. CLEMENT
Secretary, J. A. BLONDEAU—Principal Office, Montreal.

(Incorporated May 18, 1916, by an Act of the Parliament of Canada, 6-7 George V, Chap. 53. Dominion license issued October 28, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 500,000 00 |
| Amount paid in cash | 199,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| Bonds and debentures owned:— | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| *Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 150,400 00 | $ 152,947 88 | $ 150,400 00 | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 50 00 | 50 00 | 50 00 | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 10,200 00 | 10,400 00 | 10,200 00 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 50,100 00 | 50,100 00 | 50,100 00 | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 1,000 00 | 1,033 75 | 1,000 00 | |
| British War Loan, 1925/1945, 4½ p.c. | 48,666 66 | 32,664 00 | 46,720 00 | |
| French Rentes, 89,730 Fcs., 4 p.c. | 24,125 00 | 10,655 90 | 10,655 90 | |
| New Perpetual French Loan, 400,000 Fcs., 6 p.c. | 77,200 00 | 25,930 19 | 25,930 19 | |
| Montreal Stock, 1932, 4 p.c. | 48,666 66 | 39,965 06 | 43,313 33 | |
| Total par, book and market values | $ 410,408 32 | $ 323,746 78 | $ 338,369 42 | |
| Carried out at book value | | | | $ 323,746 78 |
| Stocks owned:— | | | | |
| 200 shares Montreal L. H. & P. | $ 20,000 00 | $ 16,256 25 | $ 15,800 00 | |
| 200 Shawinigan W. & P. | 20,000 00 | 21,847 50 | 20,600 00 | |
| Total par, book and market values | $ 40,000 00 | $ 38,103 75 | $ 36,400 00 | |
| Carried out at book value | | | | 38,103 75 |
| Cash in banks, viz.:— | | | | |
| Banque Nationale, Montreal | | | $ 9,127 55 | |
| Royal Bank of Canada, Montreal | | | 27,754 24 | |
| Royal Bank of Canada, London, Eng. | | | 1,855 35 | |
| L. G. Beaubien & Cie, Paris, France | | | 690 34 | |
| Total cash in banks | | | | 39,427 48 |
| Total ledger assets | | | | $ 401,278 01 |

### OTHER ASSETS.

| | |
|---|---|
| Market value of bonds, debentures and stocks over book value | 12,918 89 |
| Taxes recoverable from reinsurers | 7,105 60 |
| Interest accrued | 2,944 73 |
| Agents' balances and premiums uncollected ($2,947.50 prior to October 1, 1920) | 40,687 75 |
| Reinsurance losses due | 11,510 02 |
| Total assets | $ 476,445 00 |

THE FIRE INSURANCE COMPANY OF CANADA—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | | $ 9,797 25 |
| Reserve of unearned premiums, $143,666.85; carried out at 80 per cent | | 114,933 48 |
| Reserve on unlicensed reinsurance, unsecured | | 10,692 47 |
| Reinsurance premiums due | | 2,047 25 |
| Reinsurance reserve deposit | | 99,306 47 |
| Auditors' fee | | 250 00 |
| Taxes due and accrued | | 8,317 98 |
| Total liabilities | | $ 245,344 90 |
| Excess of assets over liabilities | | $ 231,100 10 |
| Capital stock paid in cash | | 199,000 00 |
| Surplus of assets over all liabilities and paid up capital | | $ 32,100 10 |

*$100,000 on deposit with Receiver General.

INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 465,692 02 | $ 98 75 | |
| Deduct reinsurances, $204,773.12; return premiums, $64,871.12 | 269,644 24 | | |
| Net cash received for said premiums | $ 196,047 78 | $ 98 75 | |
| Net cash received for premiums in all countries | | | $ 196,146 53 |
| Cash received for interest on investments | | | 14,126 65 |
| Total | | | $ 210,273 18 |
| Received for calls on capital, $1,080; increased capital, $6,400 | | | 7,480 00 |
| Total income | | | $ 217,753 18 |

EXPENDITURE.

| | | | |
|---|---|---|---|
| Paid for claims occurring in previous years | $ 8,025 25 | | |
| Deduct savings and salvage, $210.09; reinsurances, $6,359.98 | 6,570 07 | | |
| Net paid for said claims | $ 1,455 18 | | |
| Paid for claims occurring during the year | $ 169,648 71 | | |
| Deduct savings and salvage, $192.22; reinsurances, $76,161.19 | 76,353 41 | | |
| Net paid for said claims | $ 93,295 30 | | |
| Total net paid for said claims | | | $ 94,750 48 |
| Paid for commission or brokerage | | | 21,593 73 |
| Paid for commission on profits | | | 654 77 |
| Taxes | | | 4,493 59 |
| Salaries, Head Office, $27,596.94; directors' fees, $1,410; auditors' fees, $250; travelling expenses, $1,751.66 | | | 31,008 60 |
| Miscellaneous expenditure, viz.: Advertising, $1,977.76; fire departments, etc., $844.56; furniture and fixtures, $260.45; inspections and surveys, $874.11; legal expenses, $69.36; organization expense, $5,790.21; agents' charges, $953.17; postage, telegrams, etc., $838.66; printing and stationery, $2,002.49; rents and light, $1,291.62; underwriters' boards, etc., $1,327.36; agencies' supplies, $355.62; bank exchange, $172.83; general expenses, $1,265.30; tabulating system, $520.67; donations, $85.38; insurance, $49.15 | | | 18,678 70 |
| Total expenditure in Canada | | | $ 171,179 87 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at Dec. 31, 1919 | $ 255,398 23 |
| Amount of cash income | 217,753 18 |
| Total | $ 473,151 41 |
| Amount of cash expenditure | 171,179 87 |
| Amount of ledger assets at Dec. 31, 1920 ($401,278.01 less ledger liability, $99,306.47) | $ 301,971 54 |

THE FIRE INSURANCE COMPANY OF CANADA—*Concluded.*

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 198,617 14 |
| Amount of commission thereon | 53,458 92 |
| Amount of losses recovered from said companies | 79,747 72 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $107,918.65; carried out at 80 per cent | 86,334 92 |
| Amount of losses due and recoverable from such companies | 24,664 02 |
| Amount of cash or other securities held as security for recovery of losses, etc | 99,306 47 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at Dec. 31, 1919 | $ 28,288,790 | $ 272,660 46 |
| Taken during 1920, new and renewed | 49,906,578 | 470,275 93 |
| Total | $ 78,195,368 | $ 742,936 39 |
| Deduct terminated | 36,983,143 | 292,299 55 |
| Gross in force at end of 1920 | $ 41,212,225 | $ 450,636 84 |
| Deduct reinsured | 19,201,592 | 202,786 08 |
| Net in force at December 31, 1920 | $ 22,010,633 | $ 247,850 76 |

## FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. B. LEVINSON—Secretary, HERB'T P. BLANCHARD—Principal Office, San Francisco, Cal.—Chief Agent in Canada, G. T. McMURRICH—Head Office in Canada, Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the Protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| *Governments—* | | | |
| Dom. of Canada Bonds, 1921, 5 p.c. | $ 5,000 00 | $ 4,850 00 | |
| Dom. of Canada Bonds, 1926, 5 p.c. | 50,000 00 | 46,140 00 | |
| Dom. of Canada War Loan, 1933, 5½ p.c. | 100,000 00 | 100,000 00 | |
| United States Liberty Loan, 1928, 4½ p.c. | 130,000 00 | 115,700 00 | |
| Total on deposit with Receiver General | $ 285,000 00 | $ 266,690 00 | |
| Carried out at market value | | | $ 266,690 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks in Canada, viz.:— | | |
| Bank of Nova Scotia, Toronto | $ 30,677 11 | |
| Sterling Bank, Toronto | 20,685 09 | |
| Imperial Bank, Toronto | 3,969 81 | |
| Bank of Montreal, Winnipeg | 27,631 21 | |
| Bank of Commerce, Victoria | 11,805 76 | |
| Bank of Commerce, Calgary | 10,521 03 | |
| Total cash in banks | | 105,290 01 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 53,535 46 | |
| Automobile (A) | 1,390 36 | |
| Inland Transportation | 3,392 11 | |
| Total | | 58,317 93 |
| Office furniture and plans | | 319 12 |
| Advances to Inspector | | 50 00 |
| Total assets in Canada | | $ 430,667 06 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 28,812 75 | |
| Net amount of automobile (A) claims, unadjusted | 383 00 | |
| Net amount of inland transportation claims, unadjusted | 24,052 86 | |
| Total net amount of unsettled claims | | $ 53,248 61 |
| Reserve of uncarned premiums, viz.:— | | |
| Fire | $ 176,702 97 | |
| Automobile (A) | 7,960 35 | |
| Inland Transportation | 1,573 36 | |
| Total, $186,236.68; carried out at 80 per cent | | 148,989 35 |
| Taxes due and accrued | | 2,656 60 |
| Total liabilities in Canada | | $ 204,894 56 |

FIREMAN'S FUND—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 311,495 10 | 20,361 46 | 22,425 98 |
| Less reinsurances | 7,218 53 | | 452 50 |
| Less return premiums | 52,622 19 | 3,067 39 | 1,112 68 |
| Total deduction | 59,840 72 | | 1,565 18 |
| Net cash received | 251,654 38 | 17,294 07 | 20,860 80 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 289,809 25 |
| Cash received for interest on investments | | 10,533 74 |
| Total income in Canada | $ | 300,342 99 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 48,512 46 | 3,883 37 | 119 74 |
| Paid for claims occurring during the year | 184,082 79 | 3,390 77 | 8,753 08 |
| Less savings and salvage | | 663 05 | 173 96 |
| Less reinsurances | 482 74 | | |
| Net paid during the year for said claims | 183,600 05 | 2,727 72 | 8,579 12 |
| Total net paid during the year for said claims | 232,112 51 | 6,611 09 | 8,698 86 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 247,422 46 |
| Commission and brokerage: fire, $58,153; other, $11,070.94 | | 69,223 94 |
| Taxes, fire, $9,781.76; other, $311.41 | | 10,093 17 |
| *Salaries and fees: Salaries: general and special agents, $10,065.57; auditors' fees, $600; travelling expenses, agents, $5,507.23 | | 16,172 80 |
| †Miscellaneous expenditure, viz.: Maps and plans, $333.90; postage, telegrams, telephones and express, $428.25; printing and stationery, $616.88; underwriters' boards, associations, etc., $3,747.89; general expenses, $4,078.89 | | 9,205 81 |
| Total expenditure in Canada | $ | 352,118 18 |

*($12,500 belongs to fire business).
†($ 8,060 belongs to fire business).

FIREMAN'S FUND—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Inland Transportation. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 28,475,775 | 287,024 42 | 14,893 14 | 2,093 16 |
| Taken in 1920, new and renewed | 29,340,458 | 312,993 64 | 20,089 33 | 25,627 12 |
| Totals | 57,816,233 | 600,018 06 | 34,982 47 | 27,720 28 |
| Less ceased | 28,241,514 | 269,412 60 | 19,061 77 | 24,121 05 |
| Gross in force at end of 1920 | 29,574,719 | 330,605 46 | 15,920 70 | 3,599 23 |
| Less reinsured | 291,444 | 3,990 59 | | 452 50 |
| Net in force at end of 1920 | 29,283,275 | 326,614 87 | 15,920 70 | 3,146 73 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 633,040 52 |
| Mortgage loans on real estate, first liens | 2,232,423 33 |
| Loans on bonds, stocks, etc | 255,654 49 |
| Book value of bonds and stocks | 14,135,125 86 |
| Cash on hand, in trust companies and in banks | 3,489,324 90 |
| Agants' balances and bills receivable | 4,449,215 66 |
| Total ledger assets | $25,194,784 76 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 234,333 30 |
| Gross non-ledger assets | $25,429,118 06 |
| Deduct assets not admitted | 1,190,497 27 |
| Total admitted assets | $24,238,620 79 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 3,224,469 38 |
| Total unearned premiums | 12,359,876 25 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 10,500 00 |
| Federal, state and other taxes due or accrued (estimated) | 350,000 00 |
| Contingent commissions or other charges due or accrued | 100,000 00 |
| Reserve for unpaid liability losses | 1,700 00 |
| Total liabilities, excluding capital stock | $16,046,545 63 |
| Capital stock paid up in cash | 3,000,000 00 |
| Surplus over all liabilities and capital stock | 5,192,075 16 |
| Total liabilities | $24,238,620 79 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $18,961,522 46 |
| Rents | 47,514 35 |
| Interest and dividends | 808,312 01 |
| Cash surplus paid in by stockholders | 750,000 00 |
| Gross profit on sale or maturity of stocks | 7,887 81 |
| Agents' balances charged off | 3,442 39 |
| Total income | $20,578,679 02 |

FIREMAN'S FUND—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 9,992,887 48 |
| Expenses of adjustment and settlement of claims | 182,265 22 |
| Interest or dividends to stockholders | 630,000 00 |
| Commissions or brokerage | 3,648,654 85 |
| Field supervisory expenses | 630,966 43 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 970,327 30 |
| Rents | 86,672 87 |
| Inspections and surveys including underwriters boards and tariff associations | 237,945 77 |
| Federal taxes | 265,726 31 |
| State taxes on premiums, Insurance Department licenses and fees | 393,899 85 |
| Real estate taxes, $9,937.50; other expenses, $19,602.43 | 29,539 93 |
| Agents' balances charged off | 19,630 12 |
| Gross loss on sale or maturity of real estate and bonds | 8,946 89 |
| All other disbursements | 667,191 76 |
| Total disbursements | $17,764,654 78 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year, fire | $1,699,498,112 00 |
| Premiums thereon | 16,621,198 16 |
| Amount of policies terminated during the year | 1,268,468,176 00 |
| Premiums thereon | 12,900,700 43 |
| Net amount in force at December 31, 1920 | 1,542,341,610 00 |
| Premiums thereon | 16,578,304 62 |

## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, DANIEL H. DUNHAM—Secretary, A. H. HASSINGER—Principal Office, Newark, N.J.
Chief Agent in Canada, A. G. FAIRBAIRN—Head Office in Canada, Montreal.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed and paid in cash | 1,250,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with the Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada War Loan, 1937, 5 p.c. | $ 20,000 00 | $ 19,200 00 | |
| City of Hamilton, 1934, 4½ p.c. | 20,000 00 | 18,800 00 | |
| City of Toronto, 1948, 4 p.c. | 67,646 66 | 57,499 66 | |
| Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4 p.c. | 10,000 00 | 8,200 00 | |
| Winnipeg General Hospital, 1st mortgage (g'teed by Prov. of Manitoba), 1944, 5 p.c. | 10,000 00 | 9,400 00 | |
| Total on deposit with Receiver General | $ 127,646 66 | $ 113,099 66 | |
| Carried out at market value | | | $ 113,099 66 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Montreal | 36,147 01 |
| Interest accrued | 2,236 25 |
| Agents' balances and premiums uncollected ($232.82 on business prior to Oct. 1, 1920) | 18,565 97 |
| Total assets in Canada | $ 170,048 89 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 14,999 57 | |
| Net amount of claims unadjusted | 18,157 20 | |
| Total net amount of unsettled claims ($2.89 accrued prior to 1920) | | $ 33,156 77 |
| Reserve of unearned premiums, $113,032.98; carried out at 80 per cent | | 90,426 38 |
| Taxes due and accrued | | 27,060 69 |
| Reinsurance premiums, due | | -7 76 |
| Total liabilities in Canada | | $ 150,636 08 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 168,880 54 | |
| Deduct reinsurances, $1,661.73; return premiums, $22,487.59 | 24,149 32 | |
| Net cash received for premiums | | $ 144,731 22 |
| Received for interest | | 319 55 |
| Total income in Canada | | $ 145,050 77 |

FIREMEN'S INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 9,699 70 | |
| Deduct reinsurances | 1 65 | |
| Net amount paid for said claims | $ 9,698 05 | |
| Amount paid for claims occurring during the year | $ 69,229 15 | |
| Deduct reinsurances | 15,215 31 | |
| Net amount paid for said claims | $ 54,013 84 | |
| Total net amount paid for claims | | $ 63,711 89 |
| Commission on brokerage | | 34,281 24 |
| Salaries: Chief agency, $1,464.50; general and special agents, $2,144.10; travelling expenses: officials, $1,606.03 | | 5,214 63 |
| Taxes, licenses and fees | | 4,842 46 |
| Miscellaneous expenditure, viz.:—Maps and plans, $1,244.15; loss and adjustment, expenses, $1,660.47; postage, telegrams, telephones, express, $216.60; printing and stationery, $306.93; underwriters' boards tariff associations, etc., $2,248.56; sundry, $741.61; advertising, $69.50; furniture and fixtures, $90.50; rents, $152.90 | | 6,731 22 |
| Total expenditure in Canada | | $ 114,781 44 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 14,619,728 | $ 186,067 62 |
| Taken during 1920, new and renewed | 14,470,525 | 165,113 05 |
| Total | $ 29,090,253 | $ 351,180 67 |
| Deduct terminated | 12,183,852 | 136,630 08 |
| Gross in force at end of 1920 | $ 16,906,401 | $ 214,550 59 |
| Deduct reinsured | 237,047 | 2,786 29 |
| Net in force at end of 1920 | $ 16,669,354 | $ 211,764 30 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,074,129 63 |
| Mortgage loans on real estate, first liens | 2,023,850 00 |
| Book value of bonds and stocks owned by the company | 3,725,846 66 |
| Cash on hand, in trust companies and in banks | 317,446 70 |
| Agents' balances | 965,695 25 |
| Bills receivable | 4,036 57 |
| Total ledger assets | $ 8,111,004 81 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest and rents due and accrued | 54,595 42 |
| Market value of bonds and stocks over book value | 1,514,454 91 |
| Reinsurance recoverable on paid losses | 75,621 86 |
| Gross assets | $ 9,755,677 00 |
| Deduct assets not admitted | 22,508 05 |
| Total admitted assets | $ 9,733,168 95 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 982,744 12 |
| Total unearned premiums | 5,191,079 77 |
| Federal, state and other taxes due or accrued (estimated) | 168,354 06 |
| Salaries, rents, etc., due or accrued | 12,000 00 |
| Home office commissions, brokerage and other charges, due or to become due to agents and brokers | 6,922 88 |
| Contingent commissions, due or accrued | 33,000 00 |
| Principal unpaid on script, etc | 2,326 04 |

FIREMEN'S INSURANCE—*Concluded.*

LIABILITIES—*Concluded.*

| | |
|---|---|
| Total liabilities, excluding capital stock | $ 6,396,426 87 |
| Capital stock paid in cash | 1,250,000 00 |
| Surplus over all liabilities | 2,086,742 08 |
| Total liabilities | $ 9,733,168 95 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 5,764,265 34 |
| Received for interest and dividends | 351,844 91 |
| Rents | 121,583 59 |
| Income from all other sources | 2,400 00 |
| Gross increase by adjustment in book value of bonds and stocks | 87,401 79 |
| Gross profit on sale or maturity of ledger assets | 45,599 00 |
| Agents' balances | 58 78 |
| Total income | $ 6,373,153 41 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 2,694,217 74 |
| Expenses of adjustment and settlement of claims | 64,031 33 |
| Rents | 31,717 93 |
| Agents' compensation and allowances | 1,291,710 54 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 335,017 40 |
| Inspections, surveys, underwriters' boards and tariff associations | 110,681 93 |
| Federal taxes | 105,203 25 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 196,897 74 |
| Field supervisory expenses | 153,863 47 |
| Paid stockholders for dividends | 300,000 00 |
| Real estate expenses | 99,055 09 |
| Gross decrease by adjustment in book value of bonds and stocks | 597,889 00 |
| All other disbursements | 110,860 30 |
| Gross loss on sale or maturity of ledger assets | 63,202 50 |
| Total disbursements | $ 6,154,348 22 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $ 859,983,623 00 |
| Amount of risks written or renewed during the year | 8,596,280 76 |
| Amount of policies terminated | 702,868,921 00 |
| Premiums thereon | 7,118,682 43 |
| Net amount in force at December 31, 1920 | 928,282,327 00 |
| Premiums thereon | 9,203,793 59 |

MARINE RISKS.

| | |
|---|---|
| Net amount in force at December 31, 1920 | $ 33,282,320 00 |
| Premiums thereon | 474,715 12 |

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, EDWARD HAY—Vice President, COLONEL J. F. MICHIE—General Manager, THOS. H. HALL—Assistant Manager, W. A. BARRINGTON—Secretary, G. J. MALCOLM—Principal Office, Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. On April 26, 1916, the power of the Company was extended to include steam boiler insurance, under the provisions of section 81 of the Insurance Act, 1910. On December 4, 1917, its power was further extended to include guarantee insurance under the provisions of section 77 of the Insurance Act, 1917. On February 7, 1919, March 27, 1919 and December 12, 1919 its power was further extended to include hail insurance, fire insurance and automobile insurance, respectively, under the provisions of section 77 of the Insurance Act, 1917, and on June 14, 1920 its power was further extended to include burglary insurance under the provisions of the said section. Dominion license issued September 4, 1906.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 400,000 00 |
| Amount paid thereon in cash | 100,000 00 |
| Amount of premium on capital stock paid in by stockholders | 60,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debentures. *(For details, see Schedule B)* | | $ 545,024 22 |
| Book value of stocks *(For details ,see Schedule C)* | | 70,095 87 |
| Cash at head office | | 335 00 |
| Cash banks:— | | |
| Imperial Bank of Canada, Vancouver, B.C | $ 4,556 34 | |
| Imperial Bank of Canada, Toronto | 41,851 91 | |
| Imperial Bank of Canada, Winnipeg, Man | 13,089 91 | |
| Imperial Bank of Canada, Calgary | 2,138 75 | |
| La Ban que Nationale, Quebec | 4,854 08 | |
| Total cash in banks | | 66,490 99 |
| Balance due from General Accident Fire Corp., Ltd., $1,927.95; Northwest Adjustment and Inspection Co., $300 | | 2,227 95 |
| Agents' ledger balances | | 897 27 |
| Advances to officials and employees | | 1,223 32 |
| Total ledger assets | | $ 686,294 62 |
| Deduct market value of bonds, debs. and stocks uader book value | | 30,513 81 |
| | | $ 655,780 81 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 7,250 32 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire—In Canada ($2,732.55 on busiaess prior to Oct. 1, 1920) | $ 16,950 68 | |
| Accident—In Canada ($634.87 on business prior to Oct. 1, 1920) | 5,735 70 | |
| Accident—Outside Canada ($7 on business prior to Oct. 1, 1920) | 55 30 | |
| Automobile (A)—In Canada ($1,112.41 on business prior to Oct. 1, 1920) | 5,598 37 | |
| Automobile (B)—In Canada ($3,544.47 on business prior to Oct. 1, 1920) | 23,794 53 | |
| Burglary—In Canada ($731.68 on business prior to Oct. 1, 1920) | 6,168 82 | |
| Liability—In Canada ($1,773.31 on business prior to Oct. 1, 1920) | 18,650 75 | |
| Guarantee—In Canada ($59.38 on business prior to Oct. 1, 1920) | 3,662 05 | |
| Hail—Ia Canada (on business prior to Oct. 1, 1920) | 3,025 49 | |
| Sickness—In Canada ($388.70 on business prior to Oct. 1, 1920) | 4,973 00 | |
| Sickness—Outside Canada ($6.30 on business prior to Oct. 1, 1920) | 32 20 | |
| Steam Boiler—In Canada ($661.28 on business prior to Oct. 1, 1920) | 11,882 29 | |
| Steam Boiler—Outside Canada | −19 07 | |
| Total | | 100,510 11 |
| Plans, $744.42; furniture and fixtures, $6,685.54; auto, $413.13 | | 7,843 09 |
| Total assets | | $ 771,384 33 |

THE GENERAL ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Unsettled claims— | | |
| Fire claims, unadjusted | $ 2,031 00 | |
| Accident claims, unadjusted | 5,845 80 | |
| Combined Accident and Sickness claims, unadjusted | 6,008 22 | |
| Automobile (A) claims, unadjusted | 2,252 00 | |
| Automobile (B claims, unadjusted | 15,694 00 | |
| Burglary claims, unadjusted | 774 01 | |
| Liability claims, unadjusted | 14,880 00 | |
| Guarantee claims, unadjusted | 1,900 28 | |
| Hail claims, unadjusted | 15 00 | |
| Sickness claims, unadjusted | 4,217 98 | |
| Steam Boiler claims, unadjusted | 971 55 | |
| Total net amount of unsettled claims | | $ 54,589 84 |
| Reserve of unearned premiums:— | | |
| Fire | $ 36,801 97 | |
| Accident | 24,400 58 | |
| Combined Accident and Sickness | 5,976 26 | |
| Automobile (A) | 12,859 00 | |
| Automobile (B) | 71,783 52 | |
| Burglary | 7,822 38 | |
| Liability | 36,080 00 | |
| Guarantee | 14,741 84 | |
| Sickness | 16,787 51 | |
| Steam Boiler | 73,125 79 | |
| Total reserve, $300,378.85, carried out at 80 per cent | | 240,806 88 |
| Due and accrued for salaries, rent, etc | | 5,861 05 |
| Due for reinsurance:— | | |
| Fire | $ 1,304 22 | |
| Accident | 593 21 | |
| Automobile (A) | 36 80 | |
| Automobile (B) | 7 29 | |
| Burglary | 44 12 | |
| Liability | 189 60 | |
| Sickness | 135 84 | |
| Steam Boiler | 14 58 | |
| Totals | | 2,237 42 |
| Taxes due and accrued | | 17,088 88 |
| Balances held to credit of unlicensed reinsurers | | 42,060 64 |
| Special reserve, hail account | | 4,839 91 |
| Ind. Agents bond premium account | | 363 90 |
| All other liabilities | | 23,060 52 |
| Total liabilities in Canada | | $ 390,909 04 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Accident | $ 316 75 | |
| Liability | 63 27 | |
| Sickness | 102 25 | |
| Steam Boiler | 1,911 39 | |
| Total reserve, $2,393.66; carried out at 80 per cent | | $ 1,914 93 |
| Total liabilities in other countries | | $ 1,914 93 |
| Total liabilities in all countries | | $ 392,823 97 |
| Excess of assets over liabilities | | $ 378,560 36 |
| Capital stock paid in cash | | 100,000 00 |
| Surplus over liabilities and capital | | $ 278,560 36 |

THE GENERAL ACCIDENT—*Continued.*

INCOME.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | | Combined Accident and Sickness. | Automobile (A) | Automobile (B) | | Burglary. |
| | in Canada. | in Canada. | outside Canada. | in Canada. | in Canada. | in Canada. | outside Canada. | in Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 126,285 63 | 65,176 63 | 664 00 | 112,377 88 | 30,450 16 | 218,285 13 | 25 08 | 13,612 08 |
| Less reinsurance | 54,740 28 | 4,705 32 | | | 2,991 45 | 4,979 91 | | 1,847 90 |
| Less return premiums | 23,508 93 | 8,495 86 | | 24,194 33 | 7,559 22 | 69,862 78 | | 3,740 88 |
| Total deduction | 78,249 21 | 13,201 18 | | | 10,550 67 | 74,842 69 | | 5,588 78 |
| Net cash received | 48,036 42 | 51,975 45 | 664 00 | 88,183 55 | 19,899 49 | 143,442 44 | 25 08 | 8,023 30 |

| Premiums. | Class of Business | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Liability. | | Guarantee | Hail. | Sickness. | | Steam Boiler. | |
| | in Canada. | outside Canada. | in Canada. | in Canada. | in Canada. | outside Canada. | in Canada. | outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 118,000 21 | 72 57 | 47,236 74 | 80,151 90 | 46,693 83 | 201 50 | 65,499 08 | 1,172 19 |
| Less reinsurance | 3,046 19 | | 20,663 12 | 55,165 44 | 3,529 15 | | 1,918 56 | |
| Less return premiums | 17,484 08 | | 6,624 72 | 1,140 68 | 7,120 81 | | 15,475 58 | |
| Total deduction | 20,530 27 | | 27,287 84 | 56,306 12 | 10,649 96 | | 17,394 14 | |
| Net cash received | 97,469 94 | 72 57 | 19,948 90 | 23,845 78 | 36,043 87 | 201 50 | 48,104 94 | 1,172 19 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 587,109 42 |
| Cash received for interest on investments | 29,138 61 |
| Total income | $ 616,248 03 |

THE GENERAL ACCIDENT—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | | Combined Accident and Sickness. | Automobile (A) | Automobile (B) | Burglary. |
| | in Canada. | in Canada. | outside Canada. | in Canada. | in Canada. | in Canada. | in Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 4,436 72 | 1,970 76 | | 5,922 55 | | 45,002 41 | |
| Less savings and salvage | | 1,033 07 | | | | 757 70 | |
| Less reinsurance | 2,978 74 | | | | | | |
| Net payment for said claims | 1,457 98 | 937 69 | | | | 44,244 71 | |
| Paid for claims occurring during the year | 33,049 37 | 15,358 79 | 50 89 | 38,254 63 | 4,602 58 | 64,729 24 | 1,548 00 |
| Less savings and salvage | | | | | | 1,304 42 | |
| Less reinsurance | 17,547 13 | 1,973 12 | | | 48 02 | 1,905 51 | |
| Total deduction | | | | | | 3,209 93 | |
| Net payment for said claims | 15,502 24 | 13,385 67 | | | | 61,519 31 | |
| Total net payment for claims | 16,960 22 | 14,323 36 | 50 89 | 44,177 18 | 4,554 56 | 105,764 02 | 1,548 00 |

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Liability. | | Guarantee. | Hail. | Sickness. | Steam Boiler. |
| | in Canada. | outside Canada. | in Canada. | in Canada. | in Canada. | in Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 19,552 54 | | 168 39 | 70 00 | 6,694 42 | 227 40 |
| Less savings and salvage | | | 186 95 | | | |
| Less reinsurance | | | 95 28 | 70 75 | 242 50 | |
| Total deduction | | | 282 23 | | | |
| Net payment for said claims | | | −113 84 | −0 75 | 6,451 92 | |
| Paid for claims occurring during the year | 16,252 74 | 1,500 00 | 3,356 30 | 26,642 98 | 20,505 47 | 1,517 75 |
| Less reinsurance | 10 75 | | 1,077 01 | 18,410 91 | 1,101 17 | |
| Net payment for said claims | 16,241 99 | | 2,279 29 | 8,232 07 | 19,404 30 | |
| Total net payment for claims | 35,794 53 | 1,500 00 | 2,165 45 | 8,231 32 | 25,856 22 | 1,745 15 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 262,670 90 |
| Commission on profits, fire, $−187.26; other, $3,386.65 | 3,199 39 |
| Commission and brokerage, fire, $7,961.41; other, $129,979.65 | 137,941 06 |
| Taxes, fire, $1,505.46; other, $17,243.60 | 18,749 06 |
| *Salaries, fees and travelling expenses:—Salaries—Head office, $73,372.67; general and special agents, $634.98; Fees—Directors, $1,550; auditors, $350; travelling expenses—officials, $18,195.36 | 94,103 01 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,342.73; furniture and fixtures, $2,849.66; inspections and surveys, $1,745.40; legal expenses, $699; maps and plans, $569.35; medical examiners' fees, $500; postage, telegrams, telephones and express, $3,213.02; printing and stationery, $14,150.01; rents, $5,354.71; underwriters' boards, associations, etc., $2,992.16; Imperial expenses, $9,498.14; charges, $4,984.81 | 47,898 99 |
| Total expenditure | $ 564,562 41 |

*(Of which $5,464.48 belongs to Fire business). †(Of which $5,220.19 belongs to Fire business).

THE GENERAL ACCIDENT—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 569,123 94 |
| Amount of income as above | 616,248 03 |
| Total | $ 1,185,371 97 |
| Amount of expenditure as above | 564,562 41 |
| Balance, net ledger assets, December 31, 1920 ($686,294.62, less $65,485.06 ledger liability) | $ 620,809 56 |

SUMMARY OF RISKS AND PREMIUMS.

| | In Canada. | | In other Countries. | Totals in all Countries. |
|---|---|---|---|---|
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| *Fire.* | | | | |
| Policies in force at end of 1919 | 3,226,676 | 35,442 80 | | |
| Taken during the year—new | 13,574,205 | 134,355 25 | | |
| renewed | 570,950 | 2,579 98 | | |
| Total | 17,371,831 | 172,378 03 | | |
| Less ceased | 5,632,685 | 57,406 79 | | |
| Gross in force at end of 1920 | 11,739,146 | 114,971 24 | | |
| Deduct reinsured | 5,875,821 | 54,731 63 | | |
| Net in force at end of 1920 | 5,863,325 | 60,239 61 | | |
| *Accident* | | | | |
| Policies in force at end of 1919 | | 47,281 48 | 647 50 | 47,928 98 |
| Taken during the year—new | | 17,467 85 | | 17,467 85 |
| renewed | | 49,607 49 | 756 00 | 50,363 49 |
| Total | | 114,356 82 | 1,403 50 | 115,760 32 |
| Less ceased | | 60,586 48 | 770 00 | 61,356 48 |
| Gross in force at end of 1920 | | 53,770 34 | 633 50 | 54,403 84 |
| Deduct reinsured | | 4,969 18 | | 4,969 18 |
| Net in force at end of 1920 | | 48,801 16 | 633 50 | 49,434 66 |
| *Combined Accident and Sickness.* | | | | |
| Policies in force at end of 1919 | | 5,708 52 | | |
| Taken during the year—new | | 13,239 96 | | |
| renewed | | 7,072 48 | | |
| Total | | 26,020 96 | | |
| Less ceased | | 20,044 70 | | |
| Gross and net in force at end of 1920 | | 5,976 26 | | |
| *Automobile* (A). | | | | |
| Taken during the year, new | | 37,503 97 | | |
| Less ceased | | 8,735 46 | | |
| Gross in force at end of 1920 | | 28,768 51 | | |
| Deduct reinsured | | 3,050 51 | | |
| Net in force at end of 1920 | | 25,718 00 | | |
| *Automobile* (B). | | | | |
| Policies in force at end of 1920 | | 142,240 71 | 76 88 | 142,317 59 |
| Taken during the year—new | | 113,610 45 | | 113,610 45 |
| renewed | | 112,699 13 | | 112,699 13 |
| Total | | 368,550 29 | 76 88 | 368,627 17 |
| Less ceased | | 219,939 17 | 76 88 | 220,016 05 |
| Gross in force at end of 1920 | | 148,611 12 | | 148,611 12 |
| Deduct reinsured | | 5,044 08 | | 5,044 08 |
| Net in force at end of 1920 | | 143,567 04 | | 143,567 04 |

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| — | In Canada. | | In other Countries. | Totals in all Countries. |
|---|---|---|---|---|
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| *Burglary.* | | | | |
| Taken during the year, new | | 21,449 75 | | |
| Less ceased | | 4,018 15 | | |
| Gross in force at end of 1920 | | 17,431 60 | | |
| Deduct reinsured | | 1,786 84 | | |
| Net in force at end of 1920 | | 15,644 76 | | |
| *Liability.* | | | | |
| Policies in force at end of 1919 | | 65,902 34 | 413 06 | 66,315 40 |
| Taken during the year—new | | 34,819 06 | | 34,819 06 |
| renewed | | 46,404 37 | 126 54 | 46,530 91 |
| Total | | 147,125 77 | 539 60 | 147,665 37 |
| Less ceased | | 74,155 42 | 413 06 | 74,568 48 |
| Gross in force at end of 1920 | | 72,970 35 | 126 54 | 73,096 89 |
| Deduct reinsured | | 2,695 40 | | 2,695 40 |
| Net in force at end of 1920 | | 70,274 95 | 126 54 | 70,401 49 |
| *Guarantee.* | | | | |
| Policies in force at end of 1919 | | 20,952 53 | | |
| Taken during the year—new | | 39,410 64 | | |
| renewed | | 9,829 78 | | |
| Total | | 70,192 95 | | |
| Less ceased | | 28,485 80 | | |
| Gross in force at end of 1920 | | 41,707 15 | | |
| Deduct reinsured | | 20,715 72 | | |
| Net in force at end of 1920 | | 20,991 43 | | |
| *Sickness.* | | | | |
| Policies in force at end of 1919 | | 26,649 44 | 148 70 | 26,798 14 |
| Taken during the year—new | | 11,735 33 | | 11,735 33 |
| renewed | | 37,770 03 | 222 50 | 37,992 53 |
| Total | | 76,154 80 | 371 20 | 76,526 00 |
| Less ceased | | 39,341 58 | 166 70 | 39,508 28 |
| Gross in force at end of 1920 | | 36,813 22 | 204 50 | 37,017 72 |
| Deduct reinsured | | 3,238 20 | | 3,238 20 |
| Net in force at end of 1920 | | 33,575 02 | 204 50 | 33,779 52 |
| *Steam Boiler.* | | | | |
| Policies in force at end of 1919 | | 125,891 70 | 1,914 76 | 127,806 46 |
| Taken during the year, new | | 70,947 73 | 1,514 16 | 72,461 89 |
| Total | | 196,839 43 | 3,428 92 | 200,268 35 |
| Less ceased | | 59,649 93 | 369 35 | 60,019 28 |
| Gross in force at end of 1920 | | 137,189 50 | 3,059 57 | 140,249 07 |
| Deduct reinsured | | 2,612 69 | | 2,612 69 |
| Net in force at end of 1920 | | 134,576 81 | 3,059 57 | 137,636 38 |

THE GENERAL ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| *Government—* | | | |
| Dom. of Canada, Victory Loan, 1933, 5½ p.c | $ 25,000 00 | $ 25,000 00 | $ 25,000 00 |
| Dom. of Canada, Victory Loan, 1937, 5½ p.c.. | 100,000 00 | 100,000 00 | 100,000 00 |
| *Cities—* | | | |
| Brandon, 1952, 4½ p.c | 5,000 00 | 4,603 12 | 4,200 00 |
| Cranbrook, 1951, 5 p.c | 5,000 00 | 4,631 89 | 3,950 00 |
| Kamploos, 1931, 5 p.c | 5,000 00 | 5,000 00 | 4,500 00 |
| Kamloops, 1937, 5 p.c | 5,000 00 | 4,860 38 | 4,400 00 |
| Lethbridge, 1940, 4½ p.c | 5,000 00 | 5,000 00 | 4,050 00 |
| Moosejaw, 1950, 4½ p.c | 2,006 63 | 1,927 24 | 1,645 43 |
| Nanaimo, 1960, 5 p.c | 5,000 00 | 5,000 00 | 4,200 00 |
| North Vancouver, 1960, 5 p.c | 3,000 00 | 2,758 46 | 2,520 00 |
| Port Arthur, 1939, 5 p.c | 5,000 00 | 5,311 99 | 4,600 00 |
| Prince Albert, 1964, 1 to 6 p.c | 18,586 15 | 16,586 15 | 9,293 07 |
| Revelstoke, 1960, 5 p.c | 5,000 00 | 5,000 00 | 4,100 00 |
| Salaberry of Valleyfield, 1933, 5 p.c | 2,000 00 | 2,077 50 | 1,860 00 |
| Saskatoon, 1939, 5 p.c | 5,000 00 | 5,235 27 | 4,500 00 |
| Sault Ste. Marie, 1936, 4½ p.c | 4,000 00 | 3,734 93 | 3,520 00 |
| Toronto, 1924, 4½ p.c | 10,000 00 | 9,944 52 | 9,700 00 |
| Valleyfield, 1933, 5 p.c | 3,000 00 | 3,116 35 | 2,790 00 |
| Winnipeg, 1925, 4 p.c | 8,000 00 | 7,990 38 | 7,360 00 |
| *Towns—* | | | |
| Indian Head, 1946, 5 p.c | 5,000 00 | 4,740 75 | 4,000 00 |
| North Bay, 1938 to 1943, 5 p.c | 30,892 86 | 29,480 25 | 28,730 36 |
| *Schools—* | | | |
| Edmonton, 1921, 4½ p.c | 5,000 00 | 4,976 14 | 4,750 00 |
| Verdun (La Riviere St-Pierre), 1954, 6 p.c.... | 15,000 00 | 15,555 07 | 15,450 00 |
| Total on deposit with Receiver General | $ 276,485 64 | $ 272,530 39 | $ 255,118 86 |
| *On deposit with the Imperial Bank—* | | | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c... | 50,000 00 | 49,953 85 | 50,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c... | 110,000 00 | 104,570 83 | 110,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c... | 60,000 00 | 60,092 86 | 60,000 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c... | 100 00 | 100 00 | 100 00 |
| *Cities—* | | | |
| Cranbrook, 1921 to 1929, 5 p.c | 2,854 06 | 2,854 06 | 2,625 74 |
| Hamilton, 1921, 4 p.c | 1,164 53 | 1,166 13 | 1,117 95 |
| Niagara Falls, 1930 to 1934, 5 p.c | 6,509 11 | 6,296 66 | 6,248 75 |
| Port Arthur, 1924, 4½ p.c | 5,000 00 | 4,865 84 | 4,650 00 |
| Revelstoke, 1927, 5 p.c | 2,000 00 | 1,887 14 | 1,820 00 |
| Wetaskiwin, 1921 to 1931, 5 p.c | 3,999 34 | 3,984 28 | 3,719 39 |
| Wetaskiwin, 1921 to 1960, 5 p.c | 4,699 39 | 4,699 39 | 4,088 47 |
| *Towns—* | | | |
| Brampton, 1921, 4½ p.c | 2,009 71 | 2,009 71 | 1,949 42 |
| North Bay, 1923, 5 p.c | 2,838 43 | 2,762 56 | 2,753 28 |
| Red Deer, 1921 to 1940, 5 p.c | 4,459 84 | 3,790 34 | 3,924 66 |
| Red Deer, 1921 to 1927, 6 p.c | 1,119 35 | 1,170 97 | 1,096 96 |
| St. Albert, 1921 to 1928, 5 p.c | 2,593 45 | 2,541 57 | 2,360 04 |
| Municipality of Strathcona, 1921, 5 p.c | 400 00 | 400 00 | 392 00 |
| *School—* | | | |
| Strathcona, 1921 to 1939, 5 p.c | 3,166 74 | 3,195 64 | 2,945 06 |
| *Miscellaneous—* | | | |
| Canada Landed and Nat. Investment Co., 1921, 5½ p.c | 10,000 00 | 10,000 00 | 10,000 00 |
| Can. Perm. Mtge. Co., 1925, 5½ p.c | 5,000 00 | 5,000 00 | 5,000 00 |
| Canadian Pacific Ry. Note Certificate, 1924, or earlier, 6 p.c | 1,440 00 | 1,152 00 | 1,483 20 |
| Total par, book and market values | $ 555,839 59 | $ 545,024 22 | $ 531,393 78 |

SCHEDULE C.

| Stocks, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 325 shares Consumers' Gas Co. stock | $ 16,250 00 | $ 31,950 12 | $ 21,612 50 |
| 72 shares C.P.R. stock | 7,200 00 | 12,514 75 | 9,792 00 |
| 116 shares Imperial Bank stock | 11,600 00 | 25,631 00 | 21,808 00 |
| Total par, book and market values | $ 35,050 00 | $ 70,095 87 | $ 53,212 50 |

## GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, WM. LOW, O.B.E., LL.D., J.P.—Secretary, J. MAYHEW ALLEN—Principal Office, Perth, Scotland—Chief Agent in Canada, THOMAS H. HALL—Head Office in Canada, Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 8,750,000 00 |
| Amount subscribed | 5,765,000 00 |
| Amount paid thereon in cash | 2,015,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B.*) | | $ 575,889 45 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debs. held by the company (*For details, see Schedule C*) | | 109,169 75 |
| Cash at head office in Canada and branch | | 100 00 |
| Cash in banks:— | | |
| Imperial Bank of Canada, Toronto | $ 28,399 67 | |
| Imperial Bank of Canada, Winnipeg | 30,782 05 | |
| Banque Nationale, Quebec | 21,481 66 | |
| Total cash in banks | | 80,663 38 |
| Interest accrued | | 9,381 43 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($2,402 09 on business prior to Oct. 1, 1920) | $ 66,271 22 | |
| Automobile (A) | 1,359 88 | |
| Hail (on business prior to Oct. 1, 1920) | −2 56 | |
| Total | | 67,628 54 |
| Office furniture and plans | | 10,203 85 |
| Other assets | | 539 31 |
| Total assets in Canada | | $ 853,575 71 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 50,753 56 | |
| Net amount of fire claims, resisted, in suit (accrued in 1919) | 2,880 22 | |
| Net amount of fire claims, resisted, not in suit (accrued in 1918) | 4,460 00 | |
| Net amount of automobile (A) claims, unadjusted | 4,594 71 | |
| Total net amount of unsettled claims | | $ 62,688 49 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 375,648 89 | |
| Automobile (A) | 11,206 76 | |
| Total net reserve, $386,855.65; carried out at 80 per cent thereof | | 309,484 52 |
| Salaries, rents, etc., due and accrued | | 5,200 00 |
| Taxes due and accrued | | 57,159 04 |
| Due reinsuring companies (fire), $2,899 41; (automobile) (A), $110.93; (hail), $40.50 | | 3,050 84 |
| Total liabilities in Canada | | $ 437,582 89 |

GENERAL ACCIDENT FIRE AND LIFE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A). | Hail. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 704,624 42 | 42,855 14 | 260,653 41 |
| Less reinsurance | 23,314 72 | 3,807 74 | 28,920 53 |
| Less return premiums | 99,787 01 | 11,196 29 | 514 16 |
| Total deduction | 123,101 73 | 15,004 03 | 29,434 69 |
| Net cash received | 581,522 69 | 27,851 11 | 231,218 72 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 840,592 52 |
| Cash received for interest on investments | | 31,533 02 |
| Transfer fees | | 36 00 |
| Profit on sale of securities | | 372 16 |
| Total income in Canada | $ | 872,533 70 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A). | Hail. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 33,876 37 | 4,363 28 | 39 38 |
| Less savings and salvage | 1,325 29 | | |
| Less reinsurance | 25 72 | 476 67 | |
| Total deduction | 1,351 01 | | |
| Net payment for said claims | 32,525 36 | 3,886 61 | |
| Paid for claims occurring during the year | 252,461 23 | 14,717 70 | 70,323 36 |
| Less savings and salvage | 595 48 | 275 00 | |
| Less reinsurance | 11,263 39 | 65 93 | 8,191 36 |
| Total deduction | 11,858 87 | 340 93 | |
| Net payment for said claims | 240,602 36 | 14,376 77 | 62,132 00 |
| Total net payment for claims | 273,127 72 | 18,263 38 | 62,171 38 |

| | | |
|---|---|---|
| Total net payment for claims for all classes of business | $ | 353,562 48 |
| Commission and brokerage, fire, $119,188.70; other, $71,307.68 | | 190,496 38 |
| Commissions on profits, fire, $9,180.71; other, $10,598.55 | | 19,779 26 |
| Taxes, fire, $16,213.04; other, $1,123.52 | | 17,336 56 |
| *Salaries, fees and travelling expenses:—Salaries: Head office, $26,139.29; other, $10,912.28; fees: Directors, $500; auditors, $300; travelling expenses, chief agency, $2,820.37; other, $3,157.08; entertainment, $299.17 | | 44,128 19 |
| †Miscellaneous expenditure, viz.:—Advertising, $171.77; furniture and fixtures, $1,816.88; legal expenses, $1,911.31; maps and plans, $1,599.69; postage, telegrams, telephones and express, $2,336.31; printing and stationery, $8,167.90; rents, $3,267.96; underwriters' boards, associations, etc., $8,093.89; sundries, $1,554.22 | | 28,919 93 |
| Total expenditure in Canada | $ | 654,222 80 |

*($37,508.96 of which belongs to fire business.)
†($24,581.94 of which belongs to fire business.)

GENERAL ACCIDENT FIRE AND LIFE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile (A) |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 53,719,376 | 612,892 69 | 33,142 81 |
| Taken in 1920, new | 49,959,744 | 539,481 96 | 21,025 65 |
| renewed | 12,320,530 | 123,483 66 | 18,932 18 |
| Totals | 115,999,650 | 1,275,858 31 | 73,100 64 |
| Less ceased | 52,591,524 | 549,323 18 | 46,909 64 |
| Gross in force at end of 1920 | 63,408,126 | 726,535 13 | 26,191 00 |
| Less reinsured | 1,896,041 | 23,362 36 | 3,777 48 |
| Net in force at end of 1920 | 61,512,085 | 703,172 77 | 22,413 52 |

| | Hail Premiums. |
|---|---|
| Taken in 1920, new | $ 260,649 98 |
| Less ceased | 260,649 98 |

SCHEDULE B.

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dominion of Can. Victory Loan, 1937, 5½ p.c. | $ 85,000 00 | $ 85,000 00 |
| Dominion of Canada Victory Loan, 5½ p.c. | 40,000 00 | 40,000 00 |
| British Govt. National War Bonds, 1928, 5 p.c. | 170,333 33 | 170,333 33 |
| British Gov't. War Stock, 1929/1947, 5 p.c. | 54,993 33 | 52,064 90 |
| *Cities—* | | |
| Cranbrook, 1921 to 1929, 5 p.c. | 19,963 51 | 18,366 44 |
| Edmonton, 1953, 4½ p.c. | 5,353 33 | 4,282 66 |
| Edmonton, 1953, 5 p.c. | 15,573 34 | 13,704 54 |
| Fort William, 1930, 5 p.c. | 10,000 00 | 9,500 00 |
| Fort William, 1931, 5 p.c. | 8,000 00 | 7,520 00 |
| Fort William, 1941, 5 p.c. | 2,000 00 | 1,860 00 |
| Hull, 1935, 5 p.c. | 15,000 00 | 14,100 00 |
| Medicine Hat, 1928, 5 p.c. | 2,000 00 | 1,840 00 |
| Medicine Hat, 1931, 5 p.c. | 1,915 97 | 1,743 53 |
| Medicine Hat, 1933, 5 p.c. | 3,000 00 | 2,700 00 |
| Nanaimo, 1960, 5 p.c. | 16,000 00 | 13,440 00 |
| North Vancouver, 1958, 5 p.c. | 5,000 00 | 4,200 00 |
| North Vancouver, 1960, 5 p.c. | 1,450 00 | 1,218 00 |
| Port Arthur, 1932, 5 p.c. | 2,433 33 | 2,287 33 |
| Port Arthur, 1942, 5 p.c. | 8,760 00 | 8,059 19 |
| St. Catharines, 1930, 5 p.c. | 21,000 00 | 20,790 00 |
| Wetaskiwin, 1922 to 1960, 5 p.c. | 9,321 93 | 8,176 91 |
| *Towns—* | | |
| Clinton, 1937, 4½ p.c. | 5,000 00 | 4,450 00 |
| North Bay, 1921 to 1937, 5½ p.c. | 7,333 89 | 7,333 89 |
| Rosthern, 1921 to 1930, 5 p.c. | 2,478 29 | 2,230 82 |
| Swift Current, 1932, 5 p.c. | 8,000 00 | 7,040 00 |
| Waterloo, 1921 to 1936, 5 p.c. | 3,448 39 | 3,241 24 |
| *Schools—* | | |
| Portage la Prairie, 1921 to 1928, 5 p.c. | 8,000 00 | 7,600 00 |
| Saskatoon, 1921 to 1940, 5 p.c. | 3,333 33 | 3,066 67 |
| " 1922, 5 p.c. | 1,000 00 | 960 00 |
| " 1924, 5 p.c. | 1,000 00 | 950 00 |
| " 1926, 5 p.c. | 1,000 00 | 940 00 |
| " 1928, 5 p.c. | 1,000 00 | 930 00 |

GENERAL ACCIDENT FIRE AND LIFE—*Continued.*

SCHEDULE B—*Concluded.*

Bonds and debentures on deposit with Receiver General, viz.:—*Concluded.*

| *Schools*—Concluded. | Par value. | Market value. |
|---|---|---|
| Saskatoon, 1930, 5 p.c. | $ 1,000 00 | $ 920 00 |
| " 1932, 5 p.c. | 1,000 00 | 910 00 |
| " 1934, 5 p.c. | 1,000 00 | 910 00 |
| " 1936, 5 p.c. | 1,000 00 | 900 00 |
| " 1938, 5 p.c. | 1,000 00 | 890 00 |
| " 1940, 5 p.c. | 1,000 00 | 890 00 |
| Strathcona, 1921-1940, 5 p.c. | 11,333 34 | 10,540 00 |
| *Miscellaneous*— | | |
| Can. Landed and Nat. Invt. Co., Ltd., 1923, 5½ p.c. | 15,000 00 | 15,000 00 |
| Can. Perm. Mtge. Corp., 1921, 5½ p.c. | 8,000 00 | 8,000 00 |
| Can. Perm. Mtge. Corp., 1924, 5½ p.c. | 17,000 00 | 17,000 00 |
| Total on deposit with Receiver General | $ 596,025 31 | $ 575,889 45 |

SCHEDULE C.

| Bonds held by the company, viz.:— | | |
|---|---|---|
| Dom. of Can. Victory Loan, 1933, 5 p.c. | $ 45,000 00 | $ 45,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 51,000 00 | 51,000 00 |
| City of Prince Albert, 1964, 1 to 6 p.c. | 17,682 35 | 8,841 18 |
| Town of Sudbury, 1921, 5 p.c. | 4,462 44 | 4,328 57 |
| Total held by Company | $ 118,144 79 | $ 109,169 75 |

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

FIRE ACCCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Fund at beginning of year— | | | Losses paid after deduction of reinsurances | | 152,413 1 2 |
| Reserve for unexpired risks | £ 130,530 10 9 | | Commission | | 59,393 7 8 |
| Reserve for outstanding claims | 44,146 19 11 | | Expenses of management | | 87,421 7 7 |
| Additional reserve | 30,000 0 0 | | Carried to profit and loss account | | 45,793 3 10 |
| | | 204,677 10 8 | Fund at end of year— | | |
| Premiums | £ 733,679 15 5 | | Reserve for unexpired risks | £ 157,755 3 10 | |
| Less reinsurances | 339,291 16 2 | | Reserve for outstanding claims | 66,289 5 10 | |
| | | 394,387 19 3 | Additional reserve | 30,000 0 0 | |
| | | | | | 254,044 9 8 |
| | | £ 599,065 9 11 | | | £ 599,065 9 11 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Carried forward from last year | 51,465 7 9 | Depreciation, property and furniture and fixtures | 6,009 11 10 |
| Net interest, dividends, and rents, not carried to other accounts, less income tax | 70,959 16 6 | Directors and Auditors Fees— | |
| Transfer fees | 391 8 5 | Head Office Board | 3,197 6 2 |
| Carried from Fire Account | 45,793 3 10 | Branch Boards and Auditors' Fees, home and foreign | 6,371 17 6 |
| Carried from Accident and General Account | 130,264 13 2 | Life Department expenses, in addition to amounts charged to Life Accounts | 2,968 1 3 |
| Carried from Capital Redemption Account | 648 0 0 | Provision for bad debts | 4,351 11 5 |
| Carried from Life Assurance Account | 1,200 0 0 | Taxes | 89,957 14 7 |
| Profit on exchange | 78,812 7 1 | Reg. fees, etc. on capital, not yet issued | 5,099 16 2 |
| Profit on sale of investments | 2,451 15 10 | Amount transferred to reserve for depreciation of investments | 13,972 10 3 |
| | | Belgian suspense account written off | 100,000 0 0 |
| | | Carried to Balance Sheet | 150,058 3 5 |
| | £ 381,986 12 7 | | £ 381,986 12 7 |

## BALANCE SHEET.

### LIABILITIES.

| | | | |
|---|---|---|---|
| Shareholder's Capital— | | | |
| Amount subscribed | | £1,153,000 0 0 | |
| Amount Paid Up— | | | |
| 200,000 Ordinary shares of £5 each, £1 5s paid up | £250,000 0 0 | | |
| 153,000 5% Preference shares of £1 each, fully paid | 153,000 0 0 | | |
| | | £ 403,000 0 0 | |
| Accident and General Insurance Fund | | 1,665,045 4 2 | |
| Fire Insurance Fund | | 254,044 9 8 | |
| Life Assurance Fund | | 335,915 18 2 | |
| Annuity Fund | | 12,792 13 3 | |
| Capital Redemption Assurance Fund | | 21,263 8 10 | |
| Marine Insurance Fund | | 30,342 4 7 | |
| Reserve for Fire Bonus Policies | | 5,169 10 8 | |
| Reserve for Profits under Participating Policies in the Accident Department | | 4,000 0 0 | |
| Reserve for Depreciation of Investments | | 120,000 0 0 | |
| Profit and Loss Account | £150,058 3 5 | | |
| Less Interim Dividends Paid | 11,427 10 0 | | |
| | | 138,630 13 5 | |
| | | £2,990,204 2 9 | |
| Claims under Life Policies admitted, or intimated, but not yet paid | £ 4,973 10 0 | | |
| Sundry Creditors | 165,035 7 3 | | |
| Sums due to other Insurance Companies | 204,974 15 9 | | |
| Funds held in trust | 4,183 19 9 | | |
| Unclaimed Dividends | 872 15 3 | | |
| | | 380,040 8 0 | |
| | | £3,370,244 10 9 | |

### ASSETS.

| | | |
|---|---|---|
| British Government Securities | £264,818 12 3 | |
| Municipal and County securities, United Kingdom | 22,000 0 0 | |
| Indian and Colonial Government and Municipal Securities | 277,579 3 8 | |
| Foreign Government and Municipal Securities | 610,521 9 0 | |
| Railway and other Debentures and Debenture Stocks—Home and Foreign | 668,884 3 8 | |
| Railway and other Preference and Guaranteed Stocks | 10,711 8 4 | |
| Railway and other Ordinary Stocks | 40,958 1 6 | |
| Mortgages on Property within the United Kingdom | 43,123 15 2 | |
| Mortgages on Property out of the United Kingdom | 56,093 19 7 | |
| Loans on Life Policies and other Securities | 14,375 5 5 | |
| Loans on Personal Security | 3,618 16 4 | |
| Freehold Ground Rents | 875 10 0 | |
| Freehold and Leasehold Properties and Furniture and Fittings | 307,727 3 2 | |
| Agency, other Company Balances, and Outstanding Premiums, Less Commission | 758,740 19 10 | |
| Sundry Debtors | 11,849 18 2 | |
| Interest accrued | 24,235 2 3 | |
| Cash in Hand, in Bank and on Deposit | 254,131 2 5 | |
| | £3,370,244 10 9 | |

## THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, BARON DE NEUFLIZE—Secretary, PAUL LEVASSEUR—Principal Office, Paris, France.
Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada,
17 St. John Street, Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount authorized, subscribed and paid in cash | $ 400,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| 79,700 francs French Rentes, 5 p.c. | $ 15,382 10 | $ 11,998 04 | |
| 750,000 francs French Rentes, 4 p.c. | 144,750 00 | 99,877 50 | |
| French bonds 1960 or earlier, 5 p.c. | 154,400 00 | 136,335 20 | |
| Totals | $ 314,532 10 | $ 248,210 74 | |
| Carried out at market value | | | $ 248,210 74 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 3,328 62 |
| Cash in Bank of Montreal, Montreal (B. N.A. branch) | 20,944 83 |
| Agents' balances and premiums uncollected | 19,081 31 |
| Office furniture and plans | 2,390 60 |
| All other assets | 1,089 73 |
| Total assets in Canada | $ 295,045 83 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims:— | | |
| Fire, unadjusted | $ 12,345 00 | |
| Fire, resisted, not in suit (accrued in 1918) | 945 00 | |
| Total net amount of unsettled claims | | $ 13,290 00 |
| Reserve of unearned premiums, $110,380.20; carried out at 80 per cent thereof | | 88,304 16 |
| Reinsurance premiums due | | 2,191 83 |
| Taxes due and accrued | | 3,791 84 |
| Salaries, rent, advertising, agency and other expenses due and accrued | | 1,394 24 |
| Total liabilities in Canada | | $ 108,972 07 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 264,249 55 | |
| Deduct reinsurances, $47,241.95; return premiums, $45,637.54 | 92,879 49 | |
| Net cash received for premiums | | $ 171,370 06 |
| Received for interest on investments | | 717 46 |
| Total income in Canada | | $ 172,087 52 |

THE GENERAL FIRE OF PARIS, FRANCE—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 4,517 90 | |
| Less savings and salvage, $472.62; reinsurance, $218.66 | 691 28 | |
| Net paid for said claims | $ 3,826 62 | |
| Amount paid for claims occurring during the year | $ 86,488 03 | |
| Deduct savings and salvage, $731.50; reinsurances, $19,137.08 | 19,868 58 | |
| Net amount paid for said claims | $ 66,619 45 | |
| Total net amount paid for claims | | $ 70,446 07 |
| Commission or brokerage | | 38,432 20 |
| Commission on profits | | 1,272 41 |
| Taxes | | 6,806 51 |
| Miscellaneous expenditure, viz.: administration, $17,255.74; maps and plans, $594.66; agency charges, $219.08; underwriters' boards, etc., $2,333.61 | | 20,403 09 |
| Total expenditure in Canada | | $ 137,360 28 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at end of 1919 | 16,541,224 | 191,999 69 |
| Taken in 1920, new and renewed | 30,893,974 | 268,951 36 |
| Totals | 47,435,198 | 460,951 05 |
| Less ceased | 24,148,421 | 207,048 23 |
| Gross in force at end of 1920 | 23,286,777 | 253,902 82 |
| Less reinsured | 5,122,810 | 47,964 22 |
| Net in force at end of 1920 | 18,163,967 | 205,938 60 |

(*For General Business Statement, see Appendix.*)

## THE GIRARD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, HENRY M. GRATZ—Secretary, DAVIS G. VAUGHAN—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, A. G. FAIRBAIRN—Head Office in Canada, Montreal, Que.

(Incorporated, 1853. Dominion license issued April 30, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Prov. of Ontario, 1926, 5 p.c. | 5,000 00 | 5,000 00 | |
| Total on deposit with Receiver General | $ 55,000 00 | $ 55,000 00 | |
| Carried out at market value | | | $ 55,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Montreal | 9,644 81 |
| Agents' balances and premiums uncollected | 6,272 55 |
| Interest due | 479 15 |
| Total assets in Canada | $ 71,396 51 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | $ 769 68 | |
| " " unadjusted | 5,130 00 | |
| " " resisted, in suit | 1,417 00 | |
| Total net amount of unsettled claims | | $ 7,316 68 |
| Reserve of unearned premiums, $22,085.07; carried out at 80 per cent | | 17,668 05 |
| Taxes due and accrued | | 644 60 |
| Total liabilities in Canada | | $ 25,629 33 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 47,373 19 | |
| Deduct reinsurances, $491.22; return premiums, $10,353.62 | 10,844 84 | |
| Net cash received for premiums | | $ 36,528 35 |
| Interest on investments | | 77 72 |
| Total income in Canada | | $ 36,606 07 |

THE GIRARD—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,671 80 | |
| Net amount paid for claims occurring during the year | 15,172 00 | |
| Total net amount paid for claims | | $ 17,843 80 |
| Commission or brokerage | | 8,056 34 |
| Taxes | | 2,008 16 |
| Salaries of chief agency, $310.50; salaries of general and special agents, $455.90; travelling expenses, other, $461.87 | | 1,228 27 |
| Miscellaneous expenditure, viz.:—Advertising, $4.80; maps and plans, $787.41; loss and adjustment expenses, $471.77; postage, telegrams, etc., $11.75; printing and stationery, $70.98; rents, $47.10; underwriters' boards, etc., $404.36; exchange, $12.95; agents' allowances, $110.72 | | 1,921 84 |
| Total expenditure in Canada | | $ 31,058 41 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 1,548,038 | $ 11,331 75 |
| Taken in 1920, new and renewed | 4,698,405 | 48,660 38 |
| Total | $ 6,246,443 | $ 59,992 13 |
| Less ceased | 2,609,263 | 20,917 83 |
| Gross in force at end of 1920 | $ 3,637,180 | $ 39,074 30 |
| Less reinsured | 43,750 | 407 60 |
| Net in force at end of 1920 | 3,593,430 | $ 38,666 70 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 87,900 00 |
| Book value of stocks and bonds owned by the company | 3,063,300 00 |
| Cash on hand, in trust companies and banks | 82,606 51 |
| Agents' balances | 307,842 23 |
| Loans secured by pledge of bonds, stock, etc | 2,000 00 |
| Bills receivable | 1,374 50 |
| Other ledger assets | 200 00 |
| Total ledger assets | $ 3,545,223 24 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 30,516 10 |
| Reinsurance due on losses paid | 32,761 85 |
| Gross assets | $ 3,608,501 19 |
| Deduct assets not admitted | 376,930 81 |
| Total admitted assets | $ 3,231,570 38 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 202,940 13 |
| Total unearned premiums | 1,852,717 83 |
| Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received | 443,070 79 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 4,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 44,000 00 |
| Contingent Commissions or other charges due or accrued | 10,000 00 |
| Total liabilities, excluding capital stock | $ 2,556,728 75 |
| Capital stock paid up in cash | 500,000 00 |
| Surplus beyond liabilities | 174,841 63 |
| Total liabilities | $ 3,231,570 38 |

THE GIRARD—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 1,735,477 84 |
| Deposit premiums written on perpetual risks | 8,314 98 |
| Interest and dividends | 146,315 44 |
| Conscience money | 45 00 |
| Perpetual reinsurance deposits returned | 191 25 |
| Agents' balances previously charged off | 256 89 |
| Assignment fees on perpetual deposits | 900 00 |
| Gross increase by adjustment in book value of bonds and stocks | 34,165 35 |
| Total income | $ 1,925,666 75 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 739,318 76 |
| Expenses of adjustment and settlement of claims | 16,147 56 |
| Agents' commission or brokerage and allowances | 402,177 64 |
| Total field supervisory expenses | 50,830 08 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 107,159 50 |
| Rent | 15,635 00 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 15,424 34 |
| Inspections and surveys including underwriters' boards and tariff associations | 38,987 46 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 44,852 79 |
| Federal taxes | 37,984 23 |
| Paid stockholders for dividends | 60,000 00 |
| Deposit premiums returned on perpetual risks | 55,699 26 |
| Gross loss on sale or maturity of ledger assets | 400 00 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 16,150 90 |
| All other disbursements | 37,122 86 |
| Total disbursements | $ 1,637,890 38 |

RISKS AND PREMIUMS.

FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $ 306,958,717 00 |
| Premiums thereon | 2,999,920 65 |
| Amount terminated during the year | 237,684,628 00 |
| Premiums thereon | 2,327,439 80 |
| Net amount in force at December 31, 1920 | 369,801,314 00 |
| Premiums thereon | 3,363,501 01 |
| Perpetual risks not included above | $ 23,961,479 00 |
| Premiums thereon | 492,300 88 |

## GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. W. WEST—Secretary, F. M. SMALLEY—Head Office, Glens Falls, N.Y.—Chief Agent in Canada, S. C. R. CROCKER—Head Office in Canada, 24 Toronto St., Toronto.

(Organized, 1850. Dominion license issued November 28, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 384,908 55 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency in Canada | | 150 00 |
| Cash in banks:— | | |
| Bank of Montreal, Montreal, Que | $ 23,657 04 | |
| Royal Bank of Canada, Montreal, Que | 45,578 06 | |
| Total cash in banks | | 69,235 10 |
| Interest accrued | | 4,696 24 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($329.44 on business prior to Oct. 1, 1920) | $ 48,506 70 | |
| Automobile (A) ($364.82 on business prior to Oct. 1, 1920) | 4,663 07 | |
| Explosion | −550 15 | |
| Tornado | 37 11 | |
| Hail | −509 90 | |
| Inland Transportation | 293 48 | |
| Sprinkler Leakage | 91 99 | |
| Total | | 52,532 30 |
| Total assets in Canada | | $ 511,522 19 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 29,997 00 | |
| Net amount of automobile (A) claims, unadjusted | 1,358 00 | |
| Net amount of automobile (A) claims, resisted, not in suit (accrued in previous years) | 2,500 00 | |
| Net amount of automobile (B) claims, unadjusted | 3,265 00 | |
| Net amount of hail claims, unadjusted | 700 00 | |
| Net amount of inland transportation claims, unadjusted | 500 00 | |
| Total net amount of unsettled claims | | $ 38,320 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 153,134 02 | |
| Automobile (A) | 12,735 19 | |
| Automobile (B) | 4,578 45 | |
| Inland Transportation | 2,177 61 | |
| Sprinkler Leakage | 865 04 | |
| Explosion | 2,139 48 | |
| Tornado | 2,334 26 | |
| Total, $177,964.05; carried out at 80 per cent | | 142,371 25 |
| Taxes due and accrued | | 48,788 03 |
| Total liabilities in Canada | | $ 229,479 28 |

GLENS FALLS INSURANCE COMPANY—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 362,711 81 | 47,732 16 | 12,546 51 | 8,712 62 |
| Less reinsurance | 54,437 26 | 199 38 | | 105 20 |
| Less return premiums | 70,459 02 | 15,350 59 | 3,327 33 | 3,228 39 |
| Total deduction | 124,896 28 | 15,549 97 | | 3,333 59 |
| Net cash received | 237,815 53 | 32,182 19 | 9,219 18 | 5,379 03 |

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Hail. | Inland Transportation- | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 308,037 61 | 5,039 74 | 1,362 65 | 2,531 45 |
| Less reinsurance | 127,555 80 | | | 104 27 |
| Less return premiums | 3,655 19 | 642 80 | 256 72 | 126 67 |
| Total deduction | 131,210 99 | | | 230 94 |
| Net cash received | 176,826 62 | 4,396 94 | 1,105 93 | 2,300 51 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 469,225 93 |
| Cash received for interest on investments | 19,434 26 |
| Total income in Canada | $ 488,660 19 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | Inland Transportation. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 21,983 90 | 855 60 | | 152 95 | | 77 45 |
| Less savings and salvage | 1,639 70 | 32 50 | | 153 90 | | |
| Less reinsurance | 818 65 | | | | | |
| Total deduction | 2,458 35 | | | | | |
| Net payment for said claims | 19,525 55 | 823 10 | | — 95 | | |
| Paid for claims occurring during the year | 113,232 60 | 40,934 68 | 6,841 07 | 83,230 06 | 3,940 18 | 102 00 |
| Less savings and salvage | 814 19 | 5,086 36 | | | | |
| Less reinsurance | 19,193 93 | | | | | |
| Total deduction | 20,008 12 | | | | | |
| Net payment for said claims | 93,224 48 | 35,848 32 | | | | |
| Total net payment for claims | 113,750 03 | 36,671 42 | 6,841 07 | 83,229 11 | 3,940 18 | 179 45 |

GLENS FALLS INSURANCE COMPANY—*Continued.*

EXPENDITURE IN CANADA—*Concluded..*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 243,611 26 |
| Commission and brokerage: fire, $59,090.90; other, $66,688.67 | 125,779 57 |
| Taxes: fire, $9,584.26; other, $4,042.71 | 13,626 97 |
| *Salaries, fees and travelling expenses:—Salaries—chief agency, $3,964.09; general and special agents, $17,345.76; travelling expenses, $2,873.54 | 24,183 39 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,055.10; fire departments, patrol and salvage corps assessments, etc., $9.80; inspections and surveys, $3,793.80; maps and plans, $551.05; postage, telegrams, telephones and express, $997.99; printing and stationery, $2,489.37; rents, $1,510.59; underwriters' boards, associations, etc., $3,888.79; agency expenses, $167.89 | 14,464 38 |
| Total expenditure in Canada | $ 421,665 57 |

*($11,326.41 belongs to Fire business).
†($6,812.44 belongs to Fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Explosion. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 26,236,657 | 305,331 51 | 38,627 28 | | 18,168 46 |
| Taken in 1920, new | 41,638,963 | 372,606 45 | 47,199 04 | 12,546 51 | 8,709 81 |
| Totals | 67,875,620 | 677,937 96 | 85,826 32 | | 26,878 27 |
| Less ceased | 37,619,719 | 329,715 25 | 60,355 94 | 3,389 61 | 22,498 23 |
| Gross in force at end of 1920 | 30,255,901 | 348,222 71 | 25,470 38 | 9,156 90 | 4,380 04 |
| Less reinsured | 4,889,306 | 52,463 88 | | | 129 25 |
| Net in force at end of 1920 | 25,366,595 | 295,758 83 | 25,470 38 | 9,156 90 | 4,250 79 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 307,527 71 | 5,333 22 | | 2,261 30 |
| Taken in 1920, new | | | 1,454 64 | 2,562 37 |
| Totals | | | | 4,823 67 |
| Less ceased | 307,527 71 | 978 00 | 316 90 | 1,074 59 |
| Gross in force at end of 1920 | | 4,355 22 | 1,137 74 | 3,749 08 |
| Less reinsured | | | | 104 27 |
| Net in force at end of 1920 | | 4,355 22 | 1,137 74 | 3,644 81 |

GLENS FALLS INSURANCE COMPANY—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Canada War Loan, 1931, 5 p.c. | $ 40,000 00 | $ 39,600 00 |
| Dom. of Canada War Loan, 1937, 5 p.c. | 25,000 00 | 24,000 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 60,000 00 | 60,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 25,000 00 | 25,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Prov. of New Brunswick, 1930, 6 p.c. | 25,000 00 | 25,000 00 |
| *Cities—* | | |
| Fort William, 1933, 5 p.c. | 10,000 00 | 9,400 00 |
| Montreal, 1923, 6 p.c. | 15,000 00 | 14,250 00 |
| Ottawa, 1945, 5 p.c. | 10,000 00 | 10,100 00 |
| St. Catharines, 1933, 4½ p.c. | 20,000 00 | 18,600 00 |
| Toronto, 1949, 4½ p.c. | 25,000 00 | 23,250 00 |
| Toronto, 1932, 6 p.c. | 25,000 00 | 23,108 55 |
| Victoria, 1923, 4½ p.c. | 20,000 00 | 19,000 00 |
| *School—* | | |
| Regina, P., 1933, 5 p.c. | 20,000 00 | 18,600 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtg. Corp., 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 395,000 00 | $ 384,908 55 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 6,405,968 11 |
| Interest and dividends | 414,073 70 |
| Rents | 41,218 14 |
| Agents' balances previously charged off | 34 65 |
| Gross increase by adjustment in book value of bonds and stocks | 30,340 00 |
| Gross profit on salnry or maturity of bonds and stocks | 77,105 95 |
| Total income | $ 6,968,740 55 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,112,511 63 |
| Expenses of adjustment and settlement of claims | 105,053 07 |
| Paid stockholders for interest or dividends | 240,000 00 |
| Agents' commission or brokerage | 1,524,481 59 |
| Field supervisory expenses | 265,081 36 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 177,482 19 |
| Rents | 23,908 76 |
| Inspections and surveys including underwriters' boards and tariff associations | 139,366 47 |
| Taxes on real estate, etc. | 33,039 42 |
| Federal taxes | 92,765 86 |
| State taxes and premiums, insurance department licenses and fees | 151,485 50 |
| Legal expenses | 4,649 21 |
| Agents' balances charged off | 76 47 |
| Decrease on account of reinsurance treaties | 4,628 56 |
| Gross loss on sale or maturity of bonds and stocks | 31,374 00 |
| Gross decrease by adjustment in book value of bonds and stocks | 162,646 80 |
| All other disbursements | 155,521 25 |
| Total disbursements | $ 6,224,072 14 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 226,406 55 |
| Mortgage loans on real estate, first liens and other | 1,736,277 60 |
| Loans secured by pledge of bonds, stocks or other collateral | 73,192 50 |
| Book value of bonds and stocks | 6,201,996 00 |
| Cash on hand, in trust companies and in banks | 551,491 24 |
| Agents' balances | 967,853 53 |
| Bank acceptances | 234,910 83 |
| Total ledger assets | $ 9,992,128 25 |

GLENS FALLS INSURANCE COMPANY—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 76,802 17 |
| Rents accrued | 22 50 |
| Reinsurance due on losses paid | 59,897 66 |
| Gross assets | $10,128,850 58 |
| Deduct assets not admitted | 28,340 76 |
| Total admitted assets | $10,100,509 82 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,024,349 12 |
| Unearned premiums | 4,826,603 94 |
| Dividends declared and unpaid to stockholders | 60,000 00 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 10,000 00 |
| Federal, State and other taxes due or accrued (estimated) | 165,000 00 |
| Funds held under reinsurance treaties | 1,416 95 |
| Special reserve for contingencies | 300,000 00 |
| Tota amount of all liabilities (except capital stock) | $ 6,387,370 01 |
| Capital actually paid up in cash | 1,000,000 00 |
| Surplus over all liabilities and capital | 2,713,139 81 |
| Total liabilities | $10,100,509 82 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amounts of policies written or renewed during the year | $1,108,631,384 00 |
| Premiums thereon | 8,740,568 98 |
| Amount terminated during the year | 882,391,076 00 |
| Premiums thereon | 6,777,091 98 |
| Net amount in force at December 31, 1920 | 872,386,704 00 |
| Premiums thereon | 7,671,742 30 |

## THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. C. JAMESON—Secretaries, J. H. MULVEHILL and W. L. LINDSAY—Principal Office, New York—Manager in Canada, J. W. BINNIE—Head Office in Canada, Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 700,000 00 |

### ASSETS IN CANADA.

*Held solely for the Protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 39,500 00 | $ 39,105 00 | |
| " War Loan, 1937, 5 p.c. | 150,000 00 | 144,000 00 | |
| " Victory Loan, 1933, 5½ p.c. | 60,000 00 | 60,000 00 | |
| " Victory Loan, 1934, 5½ p.c. | 75,000 00 | 75,000 00 | |
| " Victory Loan, 1937, 5½ p.c. | 100,000 00 | 100,000 00 | |
| Prov. of Alberta, 1923, 4½ p.c. | 105,000 00 | 100,800 00 | |
| United Kingdom of Great Britain and Ireland gold notes, 1921, 5½ p.c. | 195,000 00 | 184,950 00 | |
| *City*— | | | |
| Vancouver, 1923, 4½ p.c. | 48,180 00 | 45,289 20 | |
| *School*— | | | |
| Lachine, 1945, 5½ p.c. | 51,000 00 | 49,980 00 | |
| Total on deposit with Receiver General | $ 823,680 00 | $ 799,124 20 | |
| Carried out at market value | | | $ 799,124 20 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds held by Company— | | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | 50,000 00 |
| Cash at head office | | | 8,545 65 |
| Cash in bank and trust companies, viz.:— | | | |
| Union Bank of Canada, Montreal | $ 20,642 10 | | |
| Royal Bank, Montreal | 201,619 42 | | |
| Bank of Toronto, Montreal | 106,996 14 | | |
| Lawyers' Title and Trust Co., New York | 5,087 71 | | |
| Total cash in bank and trust companies | | | 334,345 37 |
| Interest accrued | | | 8,756 41 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire ($4,002.33 on business prior to Oct. 1, 1920) | $ 220,823 13 | | |
| Automobile (A) ($1,124.66 on business prior to Oct. 1, 1920) | 2,174 60 | | |
| Automobile (B) ($450.20 on business prior to Oct. 1, 1920) | 1,265 43 | | |
| Explosion | 1,199 63 | | |
| Inland Transportation ($32.50 on business prior to Oct. 1, 1920) | 130 18 | | |
| Total | | | 225,592 97 |
| Office furniture and plans | | | 14,046 02 |
| All other assets | | | 274 63 |
| Total assets in Canada | | | $ 1,440,685 25 |

THE GLOBE AND RUTGERS—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 146,761 00 | |
| Net amount of fire claims, resisted in suit | 14,176 00 | |
| Net amount of automobile (A) claims, unadjusted | 90 64 | |
| Net amount of automobile (B) claims, unadjusted | 614 63 | |
| Total unsettled claims ($14,554.50 accrued prior to 1920) | | $ 161,642 27 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 628,303 94 | |
| Automobile (A) | 9,903 96 | |
| Automobile (B) | 5,284 79 | |
| Explosion | 53,465 04 | |
| Inland Transportation | 228 87 | |
| Total, $697,186.60; carried out at 80 per cent | | 557,749 28 |
| Taxes due and accrued | | 256,696 37 |
| Total liabilities in Canada | | $ 976,087 92 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion. | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,404,726 85 | 26,385 41 | 14,506 44 | 92,152 47 | 1,430 12 |
| Less reinsurances | 20,175 14 | 3,062 33 | | | |
| Less return premiums | 306,692 49 | | 3,450 74 | 14,792 99 | |
| Total deduction | 326,867 63 | | | | |
| Net cash received | 1,077,859 22 | 23,323 08 | 11,055 70 | 77,359 48 | 1,430 12 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,191,027 60 |
| Cash received for interest on investments | 50,301 19 |
| Total income in Canada | $ 1,241,328 79 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 65,235 19 | | | |
| Deduct savings and salvage | 427 20 | | | |
| Net amount paid for said claims | 64,807 99 | | | |
| Amount paid for claims occurring during the year | 375,034 72 | 4,034 09 | 5,547 39 | 33 74 |
| Less savings and salvage | 1,770 67 | | | |
| Less reinsurance | 8,212 38 | | | |
| Total deduction | 9,983 05 | | | |
| Net payment for said claims | 365,051 67 | | | |
| Total net payment for claims | 429,859 66 | 4,034 09 | 5,547 39 | 33 74 |

THE GLOBE AND RUTGERS—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net amount paid for all claims | $ 439,474 88 |
| Paid for loss expenses | 8,214 14 |
| Commission and brokerage: fire, $208,470.03; other, $16,645.56 | 225,115 59 |
| Taxes, Fire | 29,132 12 |
| *Salaries, fees and travelling expenses: Salaries, head office, $36,606.08; auditors' fees, $475; travelling expenses, officials, $5,912.53; bonus to staff | 63,247 97 |
| †Miscellaneous expenditure, viz.: Advertising, $1,150.33; furniture and fixtures, $1,984.41; maps and plans, $4,396.57; postage, telegrams, telephones and express, $3,545.24; printing and stationery, $5,891.74; rents, $2,947.75; underwriters' boards, associations, etc., $11,547.58; sundries, $639.10 | 32,102 72 |
| Total expenditure in Canada | $ 797,287 42 |

*($59,254.36 belongs to Fire business.)
†($33,745.64 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 77,070,272 | 847,245 45 | 361 41 | |
| Taken in 1920, new and renewed | 158,149,984 | 1,530,047 84 | 28,560 01 | 15,771 87 |
| Totals | 235,220,256 | 2,377,293 29 | 28,921 42 | |
| Less ceased | 118,004,269 | 1,133,712 49 | 9,113 49 | 5,202 28 |
| Gross in force at end of 1920 | 117,215,987 | 1,243,580 80 | 19,807 93 | 10,569 59 |
| Less reinsured | 2,938,952 | 17,359 14 | | |
| Net in force at end of 1920 | 114,277,035 | 1,226,221 66 | 19,807 93 | 10,569 59 |

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Explosion. | Inland Transportation. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 80,321 83 | 168 00 |
| Taken in 1920, new and renewed | 83,915 00 | 1,556 30 |
| Totals | 164,236 83 | 1,724 30 |
| Less ceased | 87,985 94 | 1,266 55 |
| Gross and net in force at end of 1920 | 76,250 89 | 457 75 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 314,800 00 |
| Book value of bonds and stocks | 31,839,100 51 |
| Cash on hand, in trust companies and in banks | 1,452,561 95 |
| Agents' balances | 6,379,091 01 |
| Total ledger asset | $39,985,553 47 |

THE GLOBE AND RUTGERS—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 340,061 11 |
| Due on account of reinsurance losses | 81,450 87 |
| Market value of bonds and stocks over book value | 2,669,185 91 |
| Gross assets | $43,076,251 36 |
| Deduct assets not admitted | 310,876 81 |
| Total admitted assets | $42,765,374 55 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 5,958,475 00 |
| Unearned premiums | 16,593,764 16 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 16,749 25 |
| Federal, state and other taxes, due or accrued (estimated) | 1,160,000 00 |
| Contingent commissions or other charges due or accrued | 205,074 25 |
| Due and to become due for borrowed money | 4,770,000 00 |
| Reserve for depreciation of securities | 2,000 000 00 |
| Total liabilities, except capital stock | $30,704,062 66 |
| Capital stock paid in cash | 700,000 00 |
| Surplus over liabilities and capital stock | 11,361,311 89 |
| Total liabilities | $42,765,374 55 |

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $25,442,098 44 |
| Received for interest and dividends | 1,774,517 83 |
| Received for rents | 4,230 00 |
| Gross profit on sale or maturity of ledger assets | 52,039 79 |
| Borrowed money | 2,148,472 00 |
| Income from other sources | 135 00 |
| Total income | $29,421,493 06 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $13,112,802 18 |
| Expenses of adjustment and settlement of claims | 233,520 70 |
| Commission or brokerage | 4,280,284 73 |
| Field supervisory expenses | 46,512 29 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 660,142 35 |
| Rents | 25,499 86 |
| Inspection and surveys including underwriters' boards and tariff associations | 184,938 30 |
| Federal taxes | 296,351 77 |
| State taxes on premiums, Insurance Department licenses and fees | 297,593 00 |
| Paid stockholders for interest or dividends | 420,000 00 |
| Interest on borrowed money | 373,675 53 |
| Gross loss on sale or maturity of ledger assets | 1,958,844 33 |
| All other disbursements | 141,923 26 |
| Total disbursements | $22,032,088 30 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Fire risk—written or renewed during the year | $2,891,681,309 00 |
| Premiums thereon | 29,792,135 73 |
| Terminated during the year | 2,420,148,481 00 |
| Premiums thereon | 23,646,561 73 |
| Net amount in force, December 31, 1920 | 2,244,004,639 00 |
| Premiums thereon | 25,760,548 80 |

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Company.)*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. GARDNER THOMPSON—Vice-President, LEWIS LAING—General Manager and Secretary, JOHN EMO—Principal Office, Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On Oct. 5, 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of sections 81 of the Insurance Act, 1910, on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section and on June 14,1920, its power was further extended to include forgery insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada August 27, 1895.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed | $ 500,000 00 |
| Amount of capital paid thereon in cash | 200,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the Company (Building and Lot in Hamilton, Ont.) | | $ 29,204 33 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | 738,157 28 |
| Book value of stock *(For details, see Schedule C)* | | 400 00 |
| Cash at head office | | 6,544 09 |
| Cash in banks, viz.:— | | |
| Royal Bank, Montreal | $ 131,378 22 | |
| " Winnipeg | 4,950 25 | |
| " Vancouver | 750 00 | |
| " Fort William | 250 00 | |
| " Calgary | 750 00 | |
| " Toronto | 1,811 00 | |
| " Moncton | 500 00 | |
| Molsons Bank, Montreal | 6,763 76 | |
| Bank of Nova Scotia, Stellarton | 500 00 | |
| Total cash in banks | | 147,653 23 |
| Staff Victory Loan account | | 94 50 |
| Deposit with Workmen's Compensation Bureau, Quebec (in trust) | | 1,839 17 |
| " " " Ontario | | 1,092 45 |
| All other ledger assets | | 6,434 69 |
| Total ledger assets | | $ 931,419 74 |
| Deduct market value of bonds, debentures and stock under book value | | 34,593 24 |
| | | $ 896,826 50 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 8,677 13 |
| Office furniture and equipment (less 25 p.c.) | | 5,902 12 |
| Railroad collection lists due | | 7,212 48 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 38,169 98 | |
| Accident ($11,474.05 on business prior to Oct. 1, 1920) | 55,397 38 | |
| Sickness ($9,387.85 on business prior to Oct. 1, 1920) | 45,325 13 | |
| Liability ($10,602.14 on business prior to Oct. 1, 1920) | 103,024 89 | |
| Burglary ($1,521.35 on business prior to Oct. 1, 1920) | 7,454 19 | |
| Automobile, (B) ($7,686.73 on business prior to Oct. 1, 1920 | 46,575 92 | |
| Guarantee ($2,026.54 on business prior to Oct. 1, 1920) | 11,373 21 | |
| Total, $307,320.70 (less $36,865.17 commission) | | 270,455 53 |

THE GLOBE INDEMNITY—*Continued.*

OTHER ASSETS—*Concluded.*

| | | |
|---|---|---|
| Due for reinsurance losses:— | | |
| Accident | $ 210 20 | |
| Guarantee | 159 75 | |
| Sickness | 39 28 | |
| Total | | $ 409 23 |
| Total assets | | $ 1,189,482 99 |

LIABILITIES.

| | | |
|---|---|---|
| Net amount of unsettled claims:— | | |
| Fire, unadjusted | $ 14,544 42 | |
| Accident, unadjusted | 26,000 00 | |
| Burglary, unadjusted | 8,000 00 | |
| Sickness, unadjusted | 12,000 00 | |
| Liability, unadjusted | 63,629 18 | |
| Automobile (B), unadjusted | 20,000 00 | |
| Guarantee, unadjusted | 13,000 00 | |
| Total net amount of unsettled claims | | $ 157,173 60 |
| Present value of liability claims payable by instalments, and not yet due | | 26,370 82 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 156,357 69 | |
| Accident | 103,370 91 | |
| Sickness | 77,519 10 | |
| Liability | 71,864 66 | |
| Burglary | 13,133 31 | |
| Automobile (B) | 88,763 73 | |
| Guarantee | 13,306 38 | |
| Total, $524,315.78; carried out at 80 per cent | | 419,452 62 |
| Due and accrued for rent and audit expenses | | 1,575 00 |
| Taxes due and accrued | | 11,117 85 |
| Reinsurance premiums:— | | |
| Fire | $ 164 35 | |
| Accident | 116 92 | |
| Burglary | −42 44 | |
| Guarantee | 394 10 | |
| Sickness | 97 37 | |
| Total | | 730 30 |
| Reserve deposits of unlicensed reinsurers, fire, $73,507.95; other, $34,123.27 | | 107,631 22 |
| All other liabilities | | 463 85 |
| Total liabilities (excluding capital stock) | | $ 724,515 26 |
| Surplus of assets over liabilities | | $ 464,967 73 |
| Capital paid in cash | | 200,000 00 |
| Surplus of assets over all liabilities and paid-up capital | | $ 264,967 73 |

INCOME.

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (B). | Burglary. | Liability. | Guarantee | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 458,414 05 | 280,272 13 | 212,323 91 | 29,385 74 | 225,982 22 | 35,297 44 | 210,176 75 |
| Deduct reinsurance | 158,031 36 | 41,635 35 | 1,262 61 | 8,466 51 | 3,732 50 | 9,465 56 | 34,974 47 |
| Deduct return premiums | 107,201 25 | 50,659 89 | 56,823 96 | 8,125 67 | 33,368 84 | 16,875 89 | 44,696 95 |
| Total deduction | 265,232 61 | 92,295 24 | 58,086 57 | 16,592 18 | 37,101 34 | 26,341 45 | 79,671 42 |
| Net cash received for said premiums | 193,181 44 | 187,976 89 | 154,237 34 | 12,793 56 | 188,880 88 | 8,955 99 | 130,505 33 |

| | | |
|---|---|---|
| Total net cash received for all premiums | | $ 876,531 43 |
| Received for interest on investments | | 39,050 19 |
| Total income | | $ 915,581 62 |

THE GLOBE INDEMNITY—*Continued.*

EXPENDITURE.

| | Fire. | Accident. | Automobile (B). | Burglary. | Liability. | Guarantee. | Sickness. |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 15,392 19 | 15,919 47 | 11,038 37 | 540 20 | 35,782 72 | —339 61 | 12,402 03 |
| Deduct savings and salvage | 5 72 | | | | | | |
| Deduct reinsurances | 6,699 70 | | | | | | |
| Total deduction | 6,705 42 | | | | | | |
| Net paid for said claims | 8,686 77 | | | | | | |
| Paid for claims occurring during the year | 109,377 05 | 74,441 06 | 89,792 78 | 7,152 02 | 56,887 21 | 772 12 | 83,439 96 |
| Deduct savings and salvage | 4,883 03 | | | | | | |
| Deduct reinsurances | 49,127 11 | 16,098 57 | | 730 32 | | 658 23 | 16,593 10 |
| Total deduction | 54,010 14 | | | | | | |
| Net paid for said claims | 55,366 91 | 58,342 49 | | 6,421 70 | | 113 89 | 66,846 86 |
| Total net paid for said claims | 64,053 68 | 74,261 96 | 100,831 15 | 6,961 90 | 92,669 93 | —225 72 | 79,248 89 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 417,801 79 |
| Paid for dividends | 12,000 00 |
| Commission: fire, $38,816.94; other, $199,715.23 | 238,532 17 |
| Taxes: fire, $4,088.19; other, $17,810.79 | 21,898 98 |
| *Salaries, fees and travelling expenses:—Salaries: Head office, $99,027.97; fees: Directors, $1,666.90; auditors, $2,407.96; travelling expenses: agents, $12,611.40 | 115,714 23 |
| †Miscellaneous expenditure, viz.:—Advertising, $3,967.02; fire departments, patrol and salvage corps, commissioner, etc., $51.06; furniture and fixtures, $2,925.30; bond premiums, $319.85; legal expenses, $849.82; light, $205.59; postage, telegrams, telephones and express, $6,016.96; printing and stationery, $22,974.34; rents, $12,037.85; inspections and surveys, $969.88; underwriters' boards, associations, etc., $7,629.99; sundries, $9,797.35 | 67,745 01 |
| Total expenditure | $ 873,692 18 |

*($27,275.70 belongs to Fire business.)
†($15,877.03 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 781,898 08 |
| Amount of income as above | 915,581 62 |
| Total | $ 1,697,479 70 |
| Amount of expenditure as above | 873,692 18 |
| Balance, net ledger assets December 31, 1920 ($931,419.74, less ledger liability $107,632.22) | $ 823,787 52 |

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 152,771 72 |
| Amount of commission thereon | 46,248 65 |
| Amount of losses recovered from said companies | 54,566 27 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $70,094.92, carried out at 80 per cent | 56,075 94 |
| Amount of losses due and recoverable from such companies | 6,456 03 |
| Amount of reinsurance premiums payable to such companies | 73,507 95 |

THE GLOBE INDEMNITY—*Continued*,

SUMMARY OF RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| *Fire*— | | |
| Gross in force at end of 1919 | 31,609,364 | 291,828 20 |
| Taken during the year—new and renewed | 45,337,106 | 466,177 72 |
| Total | 76,946,470 | 758,005 92 |
| Deduct terminated | 35,530,549 | 325,283 83 |
| Gross in force at end of 1920 | 41,415,921 | 432,722 09 |
| Deduct reinsured | 14,188,288 | 141,039 25 |
| Net in force at end of 1920 | 27,227,633 | 291,682 84 |
| *Accident*— | | |
| Gross in force at end of 1919 | | 205,391 43 |
| Taken during the year—new and renewed | | 278,949 44 |
| Total | | 484,340 87 |
| Deduct terminated | | 271,186 63 |
| Gross in force at end of 1920 | | 213,154 24 |
| Deduct reinsured | | 6,412 42 |
| Net in force at end of 1920 | | 206,741 82 |
| *Automobile (B)*— | | |
| Gross in force at end of 1919 | | 108,377 01 |
| Taken during the year—new and renewed | | 240,715 86 |
| Total | | 349,092 87 |
| Deduct terminated | | 170,925 58 |
| Gross in force at end of 1920 | | 178,167 29 |
| Deduct reinsured | | 639 83 |
| Net in force at end of 1920 | | 177,527 46 |
| *Burglary*— | | |
| Gross in force at end of 1919 | | 12,150 84 |
| Taken during the year—new and renewed | | 32,996 54 |
| Total | | 45,147 38 |
| Deduct terminated | | 20,603 99 |
| Gross in force at end of 1920 | | 24,543 39 |
| Deduct reinsured | | −671 35 |
| Net in force at end of 1920 | | 25,214 74 |
| *Liability*— | | |
| Gross in force at end of 1919 | | 84,941 12 |
| Taken during the year—new and renewed | | 281,321 92 |
| Total | | 366,263 04 |
| Deduct terminated | | 219,503 23 |
| Gross in force at end of 1920 | | 146,759 81 |
| Deduct reinsured | | 3,030 50 |
| Net in force at end of 1920 | | 143,729 31 |

THE GLOBE INDEMNITY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| | Class of Business. | |
|---|---|---|
| | Guarantee. | Sickness. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 35,200 59 | 144,291 55 |
| Taken in 1920—new and renewed | 42,277 97 | 218,351 51 |
| Totals | 77,478 56 | 362,643 06 |
| Less ceased | 51,098 83 | 202,699 60 |
| Gross in force at end of 1920 | 26,379 73 | 159,943 46 |
| Less reinsured | 2,733 22 | 4,905 26 |
| Net in force at end of 1920 | 23,646 51 | 155,038 20 |

SCHEDULE B.

Bonds and debs. owned by the Company, viz.:—

*On deposit with Receiver General:—*

| *Governments*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Prov. of New Brunswick, 1930, 6 p.c. | $ 14,000 00 | $ 13,742 40 | $ 13,742 40 |
| Prov. of Quebec, 1934, 4 p.c. | 60,833 33 | 60,863 94 | 53,533 33 |
| *Cities*— | | | |
| Belleville, 1940, 4 p.c. | 5,000 00 | 5,074 01 | 4,200 00 |
| Fort William, 1926, 4½ p.c. | 5,000 00 | 5,020 54 | 4,600 00 |
| Lachine, 1953, 5 p.c. | 25,000 00 | 22,839 86 | 23,250 00 |
| Medicine Hat, 1928, 5 p.c. | 5,000 00 | 5,112 51 | 4,600 00 |
| Port Arthur, 1935, 5 p.c. | 10,000 00 | 10,394 29 | 9,300 00 |
| Stratford, 1928, 4 p.c. | 2,000 00 | 2,000 00 | 1,800 00 |
| Stratford, 1929, 4 p.c. | 1,000 00 | 1,000 00 | 890 00 |
| Stratford, 1930, 4 p.c. | 1,000 00 | 1,000 00 | 890 00 |
| Stratford, 1931, 4 p.c. | 1,000 00 | 1,000 00 | 880 00 |
| Vancouver, 1944, 3½ p.c. | 5,000 00 | 4,584 56 | 3,550 00 |
| *Town*— | | | |
| Brockville, 1922, 4¼ p.c. | 5,000 00 | 5,008 58 | 4,800 00 |
| *Schools*— | | | |
| St. Leo Westmount, 1950, 5 p.c. | 10,000 00 | 10,380 69 | 8,800 00 |
| Village Côte La Visitation, 1951, 5½ p.c. | 30,000 00 | 32,584 90 | 29,700 00 |
| St. Stanislas de Montreal, 1962, 5½ p.c. | 20,000 00 | 20,735 00 | 18,600 00 |
| Toronto, R.C., 1933, 5 p.c. | 22,000 00 | 21,208 00 | 21,560 00 |
| Winnipeg, 1933, 4 p.c. | 10,000 00 | 10,000 00 | 8,700 00 |
| Total on deposit with Receiver General | $ 231,833 33 | $ 232,549 28 | $ 213,395 73 |

*Held by the Company—*

| *Governments*— | | | |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 110,000 00 | 108,500 00 | 108,500 00 |
| Dom. of Can. War Loan, 1937, 5½ p.c. | 130,000 00 | 128,723 86 | 128,723 86 |
| Dom. of Can. War Bonds, 1929, 5½ p.c. | 15,000 00 | 14,999 22 | 14,999 22 |
| Prov. of New Brunswick, 1930, 6 p.c. | 26,000 00 | 25,521 60 | 25,521 60 |
| *Cities*— | | | |
| Chatham, 1921-1923, 5 p.c. | 9,000 00 | 9,000 00 | 8,910 00 |
| Moosejaw, 1924, 5 p.c. | 500 00 | | 465 00 |
| " 1926-27, 5 p.c. | 1,000 00 | | 930 00 |
| " 1929-30, 5 p.c. | 1,000 00 | | 930 00 |
| " 1932-33, 5 p.c. | 1,000 00 | 5,128 31 | 930 00 |
| " 1935-36, 5 p.c. | 1,000 00 | | 930 00 |
| " 1938, 5 p.c. | 500 00 | | 465 00 |
| Toronto, 1955, 4½ p.c. | 5,000 00 | 4,569 88 | 4,600 00 |

THE GLOBE INDEMNITY—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded.*

*Held by the Company—Concluded.*

| *Towns*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bow Island, 1943, 6 p.c. | $ 2,000 00 | $ 1,649 00 | $ 1,820 00 |
| Bracebridge, 1926, 4½ p.c. | 2,900 94 | | 2,697 87 |
| " 1927, 4½ p.c. | 3,031 48 | | 2,788 96 |
| " 1928, 4½ p.c. | 3,167 90 | 12,179 95 | 2,914 47 |
| " 1929, 4½ p.c. | 3,310 45 | | 3,012 51 |
| Brampton, 1930, 6 p.c. | 524 52 | 524 52 | 555 99 |
| " 1931, 6 p.c. | 615 99 | 615 99 | 652 95 |
| " 1932, 6 p.c. | 712 93 | 712 93 | 762 83 |
| " 1933, 6 p.c. | 815 73 | 815 73 | 872 83 |
| " 1934, 6 p.c. | 924 67 | 924 67 | 989 40 |
| *Maisonneuve, 1951, 4½ p.c. | 30,173 32 | 30,595 46 | 24,742 12 |
| Owen Sound, 1923, 4 p.c. | 2,000 00 | 1,914 00 | 1,860 00 |
| *Municipalities*— | | | |
| Assiniboia (R.M.), 1935, 5 p.c. | 4,685 13 | | 4,310 32 |
| Assiniboia (R.M.), 1936, 5 p.c. | 7,069 36 | 18,602 47 | 6,433 12 |
| Assiniboia (R.M.), 1937, 5 p.c. | 8,472 87 | | 7,710 41 |
| *Schools*— | | | |
| Dauphin, Man., 1929, 5 p.c. | 20,292 65 | 20,606 02 | 18,669 24 |
| Montreal (St. Edouard), 1949, 5½ p.c. | 15,000 00 | 16,748 83 | 14,550 00 |
| St. Georges, 1960, 4½ p.c. | 20,000 00 | 19,682 95 | 15,600 00 |
| Toronto, R.C., 1933, 5 p.c. | 8,000 00 | 7,712 00 | 7,840 00 |
| *Miscellaneous*— | | | |
| Toronto Harbour Comm., 1953, 6 p.c. | 30,000 00 | 25,880 61 | 25,880 61 |
| Total par, book and market values | $ 745,531 27 | $ 738,157 28 | $ 703,964 04 |

SCHEDULE C.

| | | | |
|---|---|---|---|
| Stock owned by the Company, viz.:— | | | |
| Dominion Permanent Loan Co., 4 shares | $ 400 00 | $ 400 00 | No value. |

*On deposit with Government of Quebec.

## GRAIN INSURANCE AND GUARANTEE COMPANY.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1920.

President, R. T. EVANS—Vice-President, W. H. McWILLIAMS—Secretary, A. T. SIMSON—Principal Office, Winnipeg, Man.

(Incorporated June 6, 1919, by an Act of the Parliament of Canada, 9-10 George V, Chap. 97. Dominion license issued August 13, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock authorized | $ 500,000 00 |
| Amount subscribed | 330,300 00 |
| Amount paid in cash | 165,150 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 246,250 00 |
| Cash in Royal Bank, Winnipeg | | 98,812 95 |
| Total ledger assets | | $ 345,062 95 |
| Deduct market value of bonds and debs. under book value | | 4,687 50 |
| | | $ 340,375 45 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 1,922 58 |
| Agents' balances and premiums uncollected, fire | 14,415 49 |
| Prepaid charges of operation | 31,196 55 |
| Furniture and fixtures | 2,900 44 |
| Total assets | $ 390,810 51 |

### LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, unadjusted | $ 24,700 00 | |
| Guarantee, unadjusted | 650 00 | |
| Total net amount of unsettled claims | | $ 25,350 00 |
| Reserve of unearned premiums: fire, $114,947.01; guarantee, $41,035.76. Total, $155,982.77; car ried out at 80 per cent | | 124,786 22 |
| Taxes, due and accrued | | 4,750 00 |
| All other liabilities | | 7,519 43 |
| Total liabilities (except capital stock) | | $ 162,405 65 |
| Excess of assets over liabilities | | $ 228,404 86 |
| Capital stock paid in cash | | 165,150 00 |
| Surplus over liabilities and capital | | $ 63,254 86 |

GRAIN INSURANCE—*Continued.*

INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Guarantee. | |
| | $ cts. | $ cts. | |
| Gross cash received | 201,490 02 | 62,067 57 | |
| Less reinsurance | | 1,242 58 | |
| Net cash received | 201,490 02 | 60,824 99 | |
| Net cash received for all classes of business | | | $ 262,315 01 |
| Cash received for interest on investments | | | 3,823 15 |
| Premium on capital stock | | | 2,783 00 |
| Brokerage Commission | | | 6,179 79 |
| Total | | | $ 272,317 95 |
| Received for calls on capital | | | 165,150 00 |
| Total income | | | $ 437,467 95 |

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Guarantee | |
| | $ cts. | $ cts. | |
| Paid for claims occurring during the year | 39,559 64 | 2,175 03 | |
| Deduct salvage | 10,557 30 | 2,175 03 | |
| Total net paid for said claims | 29,002 34 | | |
| Total net payments for claims for all classes of business | | | $ 29,002 34 |
| Commission and brokerage: fire | | | 3,313 65 |
| Taxes, fire, $2,936.51; other, $589.74 | | | 3,526 25 |
| *Salaries, fees and travelling expenses: directors, $460; organization expenses, $2,748.59; inspection, travel, etc, managerial expenses, $56,630.29 | | | 59,838 88 |
| †Miscellaneous expenditure, viz.: Advertising, $896.03; furniture and fixtures, $2,900.44; adjusting fees, $293.75; investigation expense, $118.68 | | | 4,208 90 |
| Gross expenditure | | | $ 99,890 02 |
| Less accounts unpaid | | | 7,485 02 |
| Net expenditure | | | $ 92,405 00 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of cash income | $ 437,467 95 |
| Amount of cash expenditure | 92,405 00 |
| Balance, net ledger assets at December 31, 1920 | $ 345,062 95 |

*($46,468.28 of which belongs to fire business.)
†($3,268.46 of which belongs to fire business.)

GRAIN INSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | Guarantee |
|---|---|---|---|
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Taken in 1920—New | 65,279,297 | 212,106 18 | 62,553 25 |
| Less ceased | 48,621,070 | 39,757 93 | |
| Gross in force at end of 1920 | 16,658,227 | 172,348 25 | |
| Less reinsured | | | 1,242 58 |
| Net in force at end of 1920 | 16,658,227 | 172,348 25 | 61,310 67 |

SCHEDULE B.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debentures owned by the Company:— | | | |
| *Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 125,000 00 | $ 124,375 00 | $ 118,750 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 125,000 00 | 121,875 00 | 122,812 50 |
| Total par, book and market values | $ 250,000 00 | $ 246,250 00 | $ 241,562 50 |

*(Of which $102,000 is on deposit with Receiver General.)

## GREAT AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. G. SMITH—Secretary, EDWIN M. CRAGIN—Principal Office, 1 Liberty St., New York—Chief Agent in Canada, WILLIAM ROBINS—Head Office in Canada, Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $10,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 539,613 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Dominion Bank, Toronto | $ 3,970 86 | |
| Imperial Bank, Ottawa | 18,722 94 | |
| Royal Bank, Montreal | 128,714 26 | |
| Total cash in banks | | 151,408 06 |
| Interest accrued | | 8,997 49 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,379.48 on business prior to Oct. 1, 1919) | $ 57,112 15 | |
| Automobile (A) | 2,537 79 | |
| Tornado | 22 77 | |
| Automobile (B) | 2,223 54 | |
| Total | | 61,896 25 |
| Recoverable for reinsurance on paid losses (fire) | | 1,786 15 |
| Total assets in Canada | | $ 763,700 95 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 355 00 | |
| Net amount of fire claims, unadjusted ($20,490 accrued in previous years) | 130,203 83 | |
| Net amount of automobile (A) claims, unadjusted | 2,822 00 | |
| Net amount of tornado claims, unadjusted | 100 00 | |
| Net amount of automobile (B) claims, unadjusted | 8,780 00 | |
| Net amount of hail claims, unadjusted | 135 00 | |
| Total net amount of unsettled claims | | $ 142,395 83 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 359,256 65 | |
| Automobile (A) | 14,276 87 | |
| Automobile (B) | 12,509 00 | |
| Explosion | 176 99 | |
| Tornado | 2,930 65 | |
| Total, $389,150.16, carried out at 80 per cent | | 311,320 13 |
| Salaries, rent, advertising, etc. | | 1,089 61 |
| Taxes due and accrued | | 13,560 60 |
| Return premiums (hail) | | 16 88 |
| Total liabilities in Canada | | $ 468,383 05 |

GREAT AMERICAN—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion | Hail. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 842,532 99 | 40,580 46 | 35,555 49 | 638 36 | 111,542 74 | 3,722 33 | |
| Less reinsurance | 89,620 17 | 295 20 | 258 64 | ..... | 15,914 54 | 28 00 | |
| Less return premiums | 141,058 19 | 7,066 75 | 6,191 70 | 852 76 | 952 60 | 381 76 | |
| Total deduction | 230,678 36 | 7,361 95 | 6,450 34 | ..... | 16,867 14 | 409 76 | |
| Net cash received | 611,854 63 | 33,218 51 | 29,105 15 | −214 40 | 94,675 60 | 3,312 57 | |
| Net cash received for premiums for all classes of business | | | | | | | $ 771,952 06 |
| Cash received for interest on investments | | | | | | | 38,672 44 |
| Income from all other sources | | | | | | | 201 68 |
| Total income in Canada | | | | | | | $ 810,826 18 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | Tornadq. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 62,902 42 | 1,303 74 | 2,724 19 | | 573 00 | |
| Less savings and salvage | 293 25 | | 65 00 | | | |
| Less reinsurance | 9,308 19 | | | | | |
| Total deduction | 9,601 44 | | | | | |
| Net payment for said claims | 53,300 98 | | 2,659 19 | | | |
| Paid for claims occurring during the year | 371,708 57 | 17,029 76 | 18,336 29 | 30,459 57 | 2,018 42 | |
| Less savings and salvage | 6,877 01 | 365 08 | 724 46 | | | |
| Less reinsurance | 48,893 29 | | | 4,306 41 | 347 92 | |
| Total deduction | 55,770 30 | | | | | |
| Net payment for said claims | 315,938 27 | 16,664 68 | 17,611 83 | | 1,670 50 | |
| Total net payment for claims | 369,239 25 | 17,968 42 | 20,271 02 | 26,153 16 | 2,243 50 | |
| Total net payments for claims for all classes of business | | | | | | $ 435,875 35 |
| Commission on profits: fire, $5,121.37; other, $32.37 | | | | | | 5,153 74 |
| Commission and brokerage: fire, $143,257.63; other, $40,809.32 | | | | | | 184,066 95 |
| Taxes: fire, $17,407.04; other, $1,577.10 | | | | | | 18,984 14 |
| *Salaries, fees and travelling expenses:—Salaries: head office, $1,440; general and special agents $6,800; other, $20,749.96. Travelling expenses: chief agency, $2,160.45; agents, $3,896.62; other, $300 | | | | | | 35,347 03 |
| †Miscellaneous expenditure, viz.:—Advertising $487.74; inspections and surveys, $2,906.78; legal expenses $222.30; maps and plans, $1,827.25; postage telegrams, telephones and express $1,016.66; printing and stationery, $1,320.99; rents, $2,771.30; underwriters' boards, associations, etc., $7,073.34; sundries, $395.64 | | | | | | 18,022 00 |
| Total expenditure in Canada | | | | | | $ 697,449 21 |

*($28,277.62 of which belongs to fire business.)
†($14,417.60 of which belongs to fire business.)

GREAT AMERICAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 68,757,109 | 687,282 09 | 20,069 88 | 17,584 67 |
| Taken in 1920—new and renewed | 85,710,018 | 838,945 63 | 39,224 07 | 34,367 05 |
| Totals | 154,467,127 | 1,526,227 72 | 59,293 95 | 51,951 72 |
| Less ceased | 77,636,299 | 741,637 38 | 30,485 84 | 26,710 85 |
| Gross in force at end of 1920 | 76,830,828 | 784,590 34 | 28,808 11 | 25,240 87 |
| Less reinsured | 6,740,535 | 90,143 89 | 254 37 | 222 88 |
| Net in force at end of 1920 | 70,090,293 | 694,446 45 | 28,553 74 | 25,017 99 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Explosion. | Hail. | Sprinkler Leakage. | Tornado. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 4,204 33 | | 60 00 | 2,501 74 |
| Taken in 1920—new and renewed | 638 36 | 111,542 74 | | 3,269 48 |
| Totals | 4,842 69 | | | 5,771 22 |
| Less ceased | 4,488 71 | 111,542 74 | 60 00 | 1,030 51 |
| Gross in force at end of 1920 | 353 98 | | | 4,740 71 |
| Less reinsured | | | | 28 00 |
| Net in force at end of 1920 | 353 98 | | | 4,712 71 |

SCHEDULE B.

| Bonds and debentures on deposit with Receiver General viz.:— | Par Value. | Market Value. |
|---|---|---|
| Dominion of Canada Victory Loan 1937, 5½ p.c. | $ 100,000 00 | $ 100,000 00 |
| Dominion of Canada Victory Loan, 1934 5½ p.c. | 30,000 00 | 30,000 00 |
| Province of Manitoba, 1935, 4 p.c. | 50,000 00 | 43,000 00 |
| *Cities—* | | |
| Montreal, 1954, 4½ p.c. | 80,000 00 | 73,600 00 |
| Toronto, 1944, 3½ p.c. | 51,100 00 | 39,858 00 |
| Toronto, 1948, 4 p.c. | 160,600 00 | 136,510 00 |
| Toronto, 1924, 4½ p.c. | 26,000 00 | 25,220 00 |
| Toronto, 1940, 5 p.c. | 32,000 00 | 28,076 80 |
| Toronto, 1941, 5 p.c. | 18,000 00 | 15,748 20 |
| *Town—* | | |
| Lachine, 1941, 4 p.c. | 25,000 00 | 20,250 00 |
| Lachine, 1944, 4½ p.c. | 5,000 00 | 4,350 00 |
| *Miscellaneous—* | | |
| Montreal Harbour, 1924, 4 p.c. | 25,000 00 | 23,000 00 |
| Total on deposit with Receiver General | $ 602,700 00 | $ 539,613 00 |

GREAT AMERICAN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $21,468,735 44 |
| Interest and dividends | 1,789,861 84 |
| Rents | 219,258 96 |
| Agents' balances previously charged off | 3,585 09 |
| Profit on sale or maturity of ledger assets | 260,427 85 |
| Increase in book value of stocks | 274,159 00 |
| Sundries | 38,923 69 |
| Total income | $24,054,951 87 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 9,719,285 09 |
| Expenses of adjustment and settlement of claims | 217,977 35 |
| Paid stockholders for interest or dividends | 1,500,000 00 |
| Commission or brokerage, etc | 4,650,767 30 |
| Field supervisory expenses | 575,488 97 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,169,291 70 |
| Rents | 88,561 56 |
| Inspections and surveys including underwriters' boards and tariff associations | 422,098 93 |
| Federal taxes | 336,749 72 |
| State taxes on premiums, Insurance Department licenses and fees | 534,576 52 |
| Gross loss on sale or maturity of ledger assets | 1,798,057 59 |
| Agents' balances charged off | 1,256 60 |
| All other disbursements | 614,819 96 |
| Total disbursements | $21,628,931 29 |

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 23,100 00 |
| Book value of bonds and stocks owned | 39,478,571 31 |
| Cash on hand, in trust companies and in banks | 2,230,482 57 |
| Agents' balances | 2,907,890 64 |
| Bills receivable, taken for fire risks | 174,416 72 |
| Total ledger assets | $44,814,461 24 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 320,381 45 |
| Rents due | 1,188 25 |
| Recoverable for reinsurance on paid losses | 88,222 40 |
| Gross assets | $45,224,253 34 |
| Deduct assets not admitted | 4,370,341 25 |
| Total admitted assets | $40,853,912 09 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 3,027,426 76 |
| Unearned premiums | 17,171,984 96 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 46,758 05 |
| Federal, state, county and other taxes due or accrued (estimated) | 450,000 00 |
| Contingent commissions or other charges due or accrued | 100,000 00 |
| Premiums due or to become due | 36,294 50 |
| Due reinsurance companies for salvage | 7,541 68 |
| Total amount of all liabilities (except capital stock) | $20,840,005 95 |
| Capital acutally paid up in cash | 10,000,000 00 |
| Surplus | 10,013,906 14 |
| Total liabilities | $40,853,912 09 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Written or renewed during the year | $3,739,743,920 00 |
| Premiums thereon | 31,542,327 72 |
| Terminated during the year | 2,766,537,291 00 |
| Premiums thereon | 26,294,806 03 |
| Net in force at Dec. 31, 1920 | 3,344,736,930 00 |
| Premiums thereon | 30,049,228 32 |

## GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, Hon. EVELYN HUBBARD—Gen. Manager, GEO. W. REYNOLDS—Principal Office, London, Eng.—Chief Agent in Canada, HUGH M. LAMBERT—Head Office in Canada, 160 St. James Street, Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

### CAPITAL.

| | | | |
|---|---|---|---|
| Amount of joint stock capital authorized and subscribed | £2,000,000 stg. | = | $ 9,733,333 33 |
| Amount paid thereon in cash | 1,000,000 " | = | 4,866,666 67 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 1,383,931 49 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate (unencumbered), Guardian building 160 St. James St., Montreal | | 442,900 00 |
| Cash at head office in Canada | | 287 29 |
| Cash in banks, viz.:— | | |
| Molsons Bank, Montreal, general account | $ 63,279 55 | |
| Molsons Bank, Montreal, manager's account | 446 26 | |
| Dominion Bank, Montreal, general account | 39,446 35 | |
| Dominion Bank, Montreal, Guardian Bldg. account | 11,609 27 | |
| Total cash in banks | | 114,781 43 |
| Agents' balances and premiums uncollected ($3,422.20 on business prior to October 1, 1920) | | 171,491 57 |
| Interest accrued | | 457 18 |
| All other assets | | 1,006 78 |
| Total assets in Canada | | $ 2,114,855 74 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted ($6,917.12 accrued in previous years) | $ 159,421 79 | |
| Net amount of claims, resisted, in suit ($9,080 accrued in previous years) | 17,480 00 | |
| Total net amount of unsettled claims | | $ 176,901 79 |
| Reserve of unearned premiums, $1,148,048.26; carried out at 80 per cent | | 918,438 61 |
| Taxes due and accrued | | 31,517 98 |
| Total liabilities in Canada | | $ 1,126,858 38 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 2,081,984 95 | |
| Deduct reinsurances, $15,215.15; return premiums, $312,916.22 | 328,131 37 | |
| Net cash received for premiums | | $ 1,753,853 58 |
| Received for interest on investments | | 11,636 09 |
| Received for rents | | 16,772 18 |
| Total income in Canada | | $ 1,782,261 85 |

GUARDIAN ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 116,307 05 | |
| Deduct savings and salvage | 5,917 03 | |
| Net amount paid for said claims | $ 110,390 02 | |
| Amount paid for claims occurring during the year | $ 649,667 47 | |
| Deduct savings and salvages, $13,721.24; reinsurances, $6,066.30 | 19,787 54 | |
| Net amount paid for said claims | $ 629,879 93 | |
| Total net amount paid for claims | | $ 740,269 95 |
| Commission or brokerage | | 336,258 80 |
| Commission on profits | | 4,946 03 |
| Salaries, $73,844.98; trustees' fees, $1,350; auditors' fees, $1,200; travelling expenses, expenses, $4,646.21 | | 81,041 19 |
| Taxes, fire | | 44,305 32 |
| Miscellaneous expenditure, viz.: Tariff association charges, $20,282.93; advertising, $1,097.28; postage, telegrams, telephones and express, $5,692.73; printing and stationery, $9,194.47; bad debts, $1,564.30; sundries, $11,607.63; maps and plans, $2,236.37; rents, etc., $5,532.13; legal expenses, $135.20; office furniture, $400.10 | | 57,743 14 |
| Total expenditure in Canada | | $ 1,264,564 43 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $163,468,258 | $ 1,897,238 23 |
| Taken during the year, new and renewed | 183,017,498 | 2,091,107 82 |
| Total | $346,485,756 | $ 3,988,346 05 |
| Deduct terminated | 157,211,925 | 1,776,890 46 |
| Gross in force at end of 1920 | $189,273,831 | $ 2,211,455 59 |
| Deduct reinsured | 1,033,311 | 16,139 95 |
| Net in force at December 31, 1920 | $188,240,520 | $ 2,195,315 64 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Province of Quebec, inscribed stock, 1937, 3 p.c. | $ 48,666 67 | $ 35,526 66 |
| British Govt. War Loan, 1929 1947, 5 p.c. | 1,342,956 67 | 1,250,307 49 |
| Newfoundland, 1941, 3½ p.c. | 7,300 00 | 5,329 00 |
| " " 1947, 3½ p.c. | 6,326 67 | 4,491 94 |
| 1951, 3½ p.c. | 30,173 33 | 21,423 06 |
| *Railways*— | | |
| C.N.R., 1st mtge., Ont. Div. (guaranteed by Prov. of Man.) 1930, 4 p.c. | 48,666 67 | 41,853 34 |
| *Miscellaneous*— | | |
| Can. Perm. Mtge. Corp., 1921, 4¾ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $1,509,090 01 | $1,383,931 49 |

(*For General Business Statement, see Appendix.*)

## THE GUARDIAN INSURANCE COMPANY OF CANADA.

*(Formerly the Guardian Accident and Guarantee Company.)*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, D. FORBES ANGUS—Vice-President and Managing Director, H. M. LAMBERT Secretary, JOHN GOOD—Principal Office, 160 St. James Street, Montreal.

(Incorporated by an Act of the Parliament of Canada, 1–2 George V, chap. 86, assented to April 4, 1911. On Nov. 17, 1917, the power of the company was extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917, and on March 8, 1918, the power of the company was further extended to include fire insurance under the provisions of the said section. Dominion license issued November 17 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 1,000,000 00 |
| Amount paid in cash | 375,000 00 |

*(For List of Shareholders see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 729,537 17 |
| Cash at head office | | 3,748 24 |
| Cash in Bank of Nova Scotia, Montreal | | 90,173 75 |
| Due by Quebec Associated Cos. Bureau | | 2,233 98 |
| Total ledger assets | | $ 825,693 14 |
| Deduct market value of bonds and debentures under book value | | 39,753 62 |
| | | $ 785,939 52 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 7,214 65 |
| Plans | | 615 04 |
| Agents' balances and premiums uncollected— | | |
| Fire in Canada ($1,556.89 on business prior to Oct. 1, 1920) | $ 32,428 50 | |
| Fire, in other countries | 49,976 55 | |
| Accident in Canada ($20.19 on business prior to Oct. 1, 1920) | 4,320 97 | |
| Accident, in other countries | 70 65 | |
| Automobile (A) ($86.96 on business prior to Oct. 1, 1920) | 20,703 76 | |
| Automobile (B) ($50.16 on business prior to Oct. 1, 1920) | 12,182 45 | |
| Burglary ($71.70 on business prior to Oct. 1, 1920) | 5,066 22 | |
| Liability ($32.07 on business prior to Oct. 1, 1920) | 5,715 65 | |
| Guarantee ($18.75 on business prior to Oct. 1, 1920) | 1,843 46 | |
| Plate Glass ($28.06 on business prior to Oct. 1, 1920) | 3,334 73 | |
| Sickness ($31.59 on business prior to Oct. 1, 1920) | 6,502 18 | |
| Total, $142,145.12 (less $14,324.74 casualty commission) | | 127,820 38 |
| Total assets | | $ 921,589 59 |

THE GUARDIAN INSURANCE—*Continued.*

LIABILITIES.

*(1) Liabilities in Canada.*

| | | |
|---|---|---|
| Amount of unsettled claims:— | | |
| Fire, unadjusted | $ 5,627 00 | |
| Fire, resisted, in suit | 1,000 00 | |
| Accident, unadjusted | 5,135 26 | |
| Automobile (A) unadjusted | 4,180 39 | |
| Automobile (B) unadjusted | 19,862 96 | |
| Burglary, unadjusted | 2,158 97 | |
| Liability, unadjusted | 12,421 32 | |
| Guarantee, unadjusted | 1,381 96 | |
| Plate Glass, unadjusted | 1,862 04 | |
| Sickness, unadjusted | 4,814 16 | |
| Total net amount of unsettled claims | | $ 58,444 06 |
| Reserve of unearned premiums:— | | |
| Fire | $ 42,966 20 | |
| Accident | 13,654 63 | |
| Automobile (A) | 17,829 87 | |
| Automobile (B) | 44,510 79 | |
| Burglary | 6,132 01 | |
| Liability | 14,053 89 | |
| Guarantee | 6,591 17 | |
| Plate Glass | 9,876 68 | |
| Sickness | 16,841 90 | |
| Total, $172,457.14, carried out at 80 per cent | | 137,965 71 |
| Taxes due and accrued | | 5,932 67 |
| Reinsurance premiums:— | | |
| Fire | $ 1,624 83 | |
| Accident | 623 22 | |
| Automobile (A) | 3,762 27 | |
| Guarantee | 581 63 | |
| Plate Glass | 150 19 | |
| Total | | 6,742 14 |
| Reserve on unlicensed reinsurance, unsecured | | 35,924 50 |
| Treaty commissions | | 47,280 15 |
| All other liabilities | | 383 41 |
| Total liabilities in Canada | | $ 292,672 64 |

*(2) Liabilities in other Countries.*

| | | |
|---|---|---|
| Amount of fire claims, unadjusted | | $ 138,190 00 |
| Reserve of unearned premiums fire, $168,634.36; accident, $56.51; total, $168,690.87; carried out at 80 per cent thereof | | 134,952 69 |
| Total liabilities in other countries | | $ 273,142 69 |
| Total liabilities (except capital stock) in all countries | | $ 565,815 33 |
| Excess of assets over liabilities | | $ 355,774 26 |
| Capital stock paid in cash | | 375,000 00 |

INCOME.

| Premiums. | Class of Business | | | | |
|---|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (A) | Automobile (B) |
| | In Canada. | Outside Canada. | In Canada. | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 231,183 64 | 196,483 65 | 52,404 22 | 102,624 94 | 148,677 66 |
| Less reinsurance | 135,516 18 | | 2,062 57 | 44,756 23 | 1,039 64 |
| Less return premiums | 32,938 44 | | 16,569 47 | 27,543 32 | 61,677 56 |
| Total deduction | 168,454 62 | | 18,632 04 | 72,299 55 | 62,717 20 |
| Net cash received | 62,729 02 | 196,483 65 | 33,772 18 | 30,325 39 | 85,960 46 |

THE GUARDIAN INSURANCE—Continued.

INCOME—*Concluded.*

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | In Canada. | In Canada. | In Canada. | In Canada. | In Canada. |
| | $ cts. | $ cts | $ cts. | $ cts. | $ cts. |
| Gross cash received | 15,351 01 | 62,611 79 | 19,439 84 | 29,262 56 | 58,147 80 |
| Less reinsurance | 1,476 86 | 447 72 | 3,066 60 | 340 63 | 1,140 33 |
| Less return premiums | 4,379 81 | 6,377 09 | 2,689 39 | 9,039 48 | 14,120 13 |
| Total deduction | 5,856 67 | 6,824 81 | 5,755 99 | 9,380 11 | 15,260 46 |
| Net cash received | 9,494 34 | 55,786 98 | 13,683 85 | 19,882 45 | 42,887 34 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 551,005 66 |
| Cash received for interest on investments | 33,890 63 |
| Total income | $ 584,896 29 |

EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (A) | Automobile (B) |
| | In Canada. | Outside Canada. | In Canada. | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 1,773 25 | 27,516 65 | 3,409 22 | 5,875 46 | 17,673 40 |
| Less savings and salvage | | | | | |
| Less reinsurance | 1,339 22 | | | | |
| Net payment for said claims | 434 03 | | | | |
| Paid for claims occurring during the year | 104,663 68 | 33,670 16 | 8,682 96 | 42,893 88 | 38,201 66 |
| Less savings and salvage | 3,335 39 | | | 27,211 57 | |
| Less reinsurance | 77,282 24 | | 113 20 | | |
| Total deduction | 80,617 63 | | | | |
| Net payment for said claims | 24,046 05 | | 8,569 76 | 15,682 31 | |
| Total net payment for claims | 24,480 08 | 61,186 81 | 11,978 98 | 21,557 77 | 55,875 06 |

THE GUARDIAN INSURANCE—*Continued.*

EXPENDITURE—*Concluded.*

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | In Canada. | In Canada. | In Canada. | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 2,474 93 | 17,234 91 | 162 18 | 1,043 24 | 9,662 94 |
| Less savings and salvage | | | 1,025 00 | | |
| Less reinsurance | | 1,061 44 | | | |
| Net payment for said claims | | 16,173 47 | — 862 82 | | |
| Paid for claims occurring during the year | 4,689 31 | 14,569 57 | 742 39 | 13,279 83 | 35,741 41 |
| Less savings and salvage | | | 478 74 | 109 00 | |
| Less reinsurance | | | 28 04 | 454 19 | 1,279 90 |
| Total deduction | | | 506 78 | 563 19 | |
| Net payment for said claims | | | 235 61 | 12,716 64 | 34,461 51 |
| Total net payment for claims. | 7,164 24 | 30,743 04 | — 627 21 | 13,759 88 | 44,124 45 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 270,243 10 |
| Commission and brokerage, fire, $49,075.02; other, $77,465.91 | 126,540 93 |
| Taxes, fire, $2,000; other, $6,481.92 | 8,481 92 |
| *Salaries, fees and travelling expenses:—Salaries:—general and special agents, $31,550.70; fees: directors, $3,500; auditors, $362.50; travelling expenses: officials, $3,725.44 | 39,138 64 |
| †Miscellaneous expenditure, viz.:—Advertising, $860.38; furniture and fixtures, $411.02; inspections and surveys, $254.75; legal expenses, $147.50; maps and plans, $301.12; postage, telegrams, telephones and express, $1,948.56; printing and stationery, $6,945.16; rents, $3,486.98; underwriters' boards, associations, etc., $2,811.90; sundry, $2,128.58 | 19,295 95 |
| Total expenditure | $ 463,700 54 |

* (Of which $7,150 belongs to fire business.) † (Of which $7,995.03 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 704,497 39 |
| Amount of income as above | 584,896 29 |
| Total | $ 1,289,393 68 |
| Amount of expenditure and ledger assets as above | 463,700 54 |
| Balance net ledger assets at December 31, 1920 | $ 825,693 14 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | Accident. | Automobile (A) | Automobile (B) | Burglary. |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 7,488,818 | 81,838 60 | 36,779 59 | 70,565 56 | 82,862 05 | 12,436 62 |
| Taken during the year— | | | | | | |
| New | 18,286,421 | 224,273 94 | 48,747 14 | 109,226 85 | 151,525 40 | 18,569 87 |
| Renewed | 3,089,800 | 25,908 57 | | | | |
| Total | 28,865,039 | 332,021 11 | 85,526 73 | 179,792 41 | 234,387 45 | 31,006 49 |
| Less ceased | 11,868,078 | 128,403 99 | 55,874 94 | 98,108 88 | 144,539 61 | 16,015 48 |
| Gross in force at end of 1920 | 16,996,961 | 203,617 12 | 29,651 79 | 81,683 53 | 89,847 84 | 14,991 01 |
| Deduct reinsured | 13,196,776 | 132,300 63 | 2,342 53 | 46,023 79 | 826 25 | 3,956 24 |
| Net in force at end of 1920 | 3,800,185 | 71,316 49 | 27,309 26 | 35,659 74 | 89,021 59 | 11,034 77 |

THE GUARDIAN INSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Liability. | Guarantee. | Plate Glass | Sickness. |
|---|---|---|---|---|
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 18,429 87 | 11,116 49 | 12,969 81 | 37,789 66 |
| Taken during the year—new | 56,827 19 | 19,172 85 | 28,320 56 | 52,663 97 |
| Total | 75,257 06 | 30,289 34 | 41,290 37 | 90,453 63 |
| Less ceased | 46,375 44 | 13,805 88 | 19,835 54 | 55,697 99 |
| Gross in force at end of 1920 | 28,881 62 | 16,483 46 | 21,454 83 | 34,755 64 |
| Deduct reinsured | | 3,291 07 | 422 00 | 1,071 84 |
| Net in force at end of 1920 | 28,881 62 | 13,192 39 | 21,032 83 | 33,683 80 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Brandon, 1952, 4½ p.c. | $ 5,000 00 | $ 4,569 50 | $ 4,200 00 |
| Calgary, 1921, 4 p.c. | 5,000 00 | 4,775 00 | 4,650 00 |
| Calgary, 1933, 4½ p.c. | 5,000 00 | 4,650 00 | 4,350 00 |
| Fort William, 1931, 4½ p.c. | 19,953 33 | 19,953 33 | 17,958 00 |
| Lachine, 1951, 4½ p.c. | 25,000 00 | 25,467 50 | 21,250 00 |
| London, 1939, 4 p.c. | 7,000 00 | 6,855 80 | 6,020 00 |
| London, 1940, 4 p.c. | 3,000 00 | 2,937 00 | 2,580 00 |
| New Westminster, 1958, 5 p.c. | 15,000 00 | 16,074 00 | 12,750 00 |
| Port Arthur, 1931, 4½ p.c. | 4,866 67 | 4,324 03 | 4,331 33 |
| Toronto, 1936, 4 p.c. | 9,733 33 | 9,299 22 | 8,565 22 |
| Victoria, 1961, 4 p.c. | 24,333 33 | 23,693 36 | 18,250 00 |
| Westmount, 1955, 4½ p.c. | 10,000 00 | 9,291 00 | 9,100 00 |
| *Towns—* | | | |
| Maisonneuve, 1951, 4½ p.c. | 29,200 00 | 29,886 20 | 23,944 00 |
| Welland, 1943, 5 p.c. | 5,000 00 | 4,812 00 | 4,800 00 |
| *Schools—* | | | |
| Maisonneuve, 1951, 4½ p.c. | 25,000 00 | 25,000 00 | 20,000 00 |
| Montreal Protestant, 1939, 4 p.c. | 15,000 00 | 14,700 00 | 12,750 00 |
| St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c. | 30,000 00 | 32,772 00 | 26,400 00 |
| Total on deposit with Receiver General | $ 238,086 66 | $ 229,059 94 | $ 201,898 55 |
| *Held by the Company.* | | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 232,000 00 | 229,809 43 | 232,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 120,000 00 | 120,000 00 | 120,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 73,000 00 | 73,230 00 | 73,000 00 |
| Province of Ontario, 1935, 6 p.c. | 15,000 00 | 15,225 00 | 15,225 00 |
| *Schools—* | | | |
| Dorval, 1932, 5 p.c. | 7,000 00 | 7,224 00 | 6,370 00 |
| Hochelaga, 1950, 4½ p.c. | 17,000 00 | 17,170 00 | 14,450 00 |
| Longue Pointe, 1952, 5 p.c. | 3,000 00 | 3,133 80 | 2,640 00 |
| St. Jean de la Croix, 1951, 5 p.c. | 5,000 00 | 4,835 00 | 4,400 00 |
| Westmount, 1931, 5 p.c. | 8,000 00 | 7,880 00 | 7,840 00 |
| Westmount, 1933, 5 p.c. | 2,000 00 | 1,970 00 | 1,960 00 |
| *Miscellaneous—* | | | |
| Canada Perm. Mortgage Corpn., 1924, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Total par, book and market values | $ 730,086 66 | $ 729,537 17 | $ 689,783 55 |

## THE HALIFAX FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, HON. WM. ROCHE—Vice-President, JAS. MOORMAN—Manager and Secretary, A. G. CROSS—Principal Office, Halifax, N.S.

(Incorporated in 1859 by Special Act of the Legislature of Nova Scotia amended in 1906; amended again in 1920. Dominion license issued Feb. 7 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 240,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | |
|---|---|
| Book value of real estate held by Company. (Head office building, Halifax N.S.) | $ 12,500 00 |
| Loans on collateral | 15,000 00 |

| | Par value. | Market value. | Amount Loaned. |
|---|---|---|---|
| 50 shares Eastern Trust | $ 5,000 00 | $ 7,750 00 | |
| Dom. of Canada Victory Loan, 1933 5½ p.c. | 1,850 00 | 1,850 00 | 15,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 7,000 00 | 7,000 00 | |
| Dominion Iron and Steel 1929, 5 p.c. | 1,000 00 | 910 00 | |
| Totals | $ 14,850 00 | $ 17,510 00 | $ 15,000 00 |

| | | |
|---|---|---|
| Book value of bonds and debentures. *(For details see Schedule B)* | | 92,667 27 |
| Book value of stocks. *(For details, see Schedule C)* | | 321,531 91 |
| Cash at head office | | 35 81 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada (general account), Halifax | $ 8,963 82 | |
| Royal Bank of Canada (savings account), Halifax | 1,089 01 | |
| Bank of Nova Scotia (savings account), Halifax | 500 55 | |
| Total cash in banks | | 10,553 38 |
| Total ledger assets | | $ 452,288 37 |
| Deduct market value of real estate, bonds, debentures and stocks under book value | | 3,907 08 |
| | | $ 448,381 29 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due | 288 96 |
| Agents' balances and premiums uncollected | 8,607 93 |
| Reinsurance losses due | 2,535 00 |
| Plans $200; furniture and fixtures, $500 | 700 00 |
| Total assets | $ 460,513 18 |

THE HALIFAX FIRE—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | | $ 5,274 63 |
| Reserve of unearned premiums $25,991.24; carried out at 80 per cent | | 20,792 99 |
| Reinsurance premiums due $3,153.83; return premiums $84.92 | | 3,238 75 |
| Taxes due and accrued | | 635 72 |
| Dividends declared, but not yet due | | 9,600 00 |
| Total liabilities | | $ 39,542 09 |
| Surplus of assets over liabilities | | $ 420,971 09 |
| Capital stock paid in cash | | 240,000 00 |
| Surplus over liabilities and capital | | $ 180,971 09 |

INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 47,755 35 | |
| Deduct reinsurances, $14,748.07; return premiums, $2,247.34 | 16,995 41 | |
| Net cash received for premiums | | $ 30,759 94 |
| Cash received for interest on investments | | 22,679 25 |
| Rents | | 143 33 |
| Other income | | 62 50 |
| Total income | | $ 53,645 02 |

EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 598 94 | |
| Amount paid for claims occurring during the year | $ 15,310 45 | |
| Deduct reinsurance | 2,708 47 | |
| Net amount paid for said claims | $ 12,601 98 | |
| Total net amount paid for claims | | $ 13,200 92 |
| Dividends paid during the year | | 19,200 00 |
| Paid for commission or brokerage | | 641 81 |
| Salaries, H. O. officials, $6,098.66; fees, directors, $4,000, auditors, $50; travelling expenses of officials, $140.25 | | 10,288 91 |
| Taxes | | 1,358 29 |
| Miscellaneous expenditure, viz.: Advertising, $324.22; office furniture and fixtures, $325; postage, telegrams, telephones and express $413.53; printing and stationery, $669.47; sundry, $955.05; legal fees, $345 | | 3,032 27 |
| Total expenditure | | $ 47,722 20 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 446,365 55 |
| Amount of cash income | 53,645 02 |
| Total | $ 500,010 57 |
| Amount of cash expenditure | 47,722 20 |
| Balance, net ledger assets at December 31, 1920 | $ 452,288 37 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at December 31, 1919 | $ 3,443,762 | $ 30,208 92 |
| Taken during the year, new and renewed | 3,072,465 | 51,674 25 |
| Total | $ 6,516,227 | $ 81,883 17 |
| Deduct terminated | 1,955,684 | 12,481 35 |
| Gross in force at end of 1920 | $ 4,560,543 | $ 69,401 82 |
| Deduct reinsured | 1,291,684 | 21,279 09 |
| Net in force at December 31, 1920 | $ 3,268,859 | $ 48,122 73 |

THE HALIFAX FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government*— | | | |
| *Dom. of Can., Victory Loan, 1933, 5½ p.c. | $ 10,000 00 | $ 10,000 00 | $ 10,200 00 |
| *Dom. of Can., Victory Loan, 1937, 5½ p.c. | 7,500 00 | 7,500 00 | 7,800 00 |
| *Dom. of Can., War Loan, 1937, 5 p.c. | 10,000 00 | 9,573 37 | 9,900 00 |
| *Cities*— | | | |
| Halifax, N.S., 1940, 4 p.c. | 5,000 00 | 5,000 00 | 3,962 50 |
| *Moncton, N.B., 1941, 4 p.c. | 4,000 00 | 4,000 00 | 3,130 00 |
| *Moncton, N. B., 1945, 5 p.c. | 2,000 00 | 1,990 00 | 1,785 00 |
| Sydney, N. S., 1931, 4½ p.c. | 5,000 00 | 5,000 00 | 4,400 00 |
| *Towns*— | | | |
| Amherst, N.S., 1930, 4 p.c. | 3,000 00 | 3,000 00 | 2,565 00 |
| *Amherst, N.S., 1945, 5 p.c. | 3,000 00 | 2,992 50 | 2,677 50 |
| *Bridgetown N.S., 1945, 5 p.c. | 3,000 00 | 2,992 50 | 2,670 00 |
| *Chatham, N.B., 1941, 4 p.c. | 4,000 00 | 4,000 00 | 3,110 00 |
| *Dartmouth, N.S., 1940, 5 p.c. | 12,000 00 | 12,000 00 | 10,920 00 |
| Glace Bay, N.S., 1932, 4 p.c. | 6,000 00 | 6,000 00 | 4,560 00 |
| *Kentville, N.S., 1936, 4½ p.c. | 3,000 00 | 3,000 00 | 2,580 00 |
| *Kentville, N.S., 1940, 5 p.c. | 3,000 00 | 2,943 90 | 2,715 00 |
| Louisburg, N.S., 1930, 5½ p.c. | 1,000 00 | 995 00 | 900 00 |
| New Glasgow, N.S., 1937 4½ p.c. | 1,000 00 | 905 00 | 860 00 |
| Parrsboro, N.S., 1928, 4 p.c. | 5,000 00 | 5,000 00 | 4,525 00 |
| Yarmouth, N.S. 1923, 4 p.c. | 3,000 00 | 2,775 00 | 2,827 50 |
| *Miscellaneous*— | | | |
| Eastern Canada L. & S. Co., 1925, 5½ p.c. | 3,000 00 | 3,000 00 | 3,000 00 |
| Total par, book and market values | $ 93,500 00 | $ 92,667 27 | $ 85,087 50 |

* On deposit with Receiver General.

SCHEDULE C.

Stocks owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bank of Montreal, 33 shares | $ 3,300 00 | $ 6,682 50 | $ 6,468 00 |
| Bank of Nova Scotia, 416 shares | 41,600 00 | 113,336 00 | 104,000 00 |
| Canadian Bank of Commerce, 219 shares | 21,900 00 | 43,845 41 | 40,077 00 |
| Merchants Bank of Canada, 75 shares | 12,500 00 | 22,500 00 | 20,875 00 |
| Molsons Bank of Canada, 75 shares | 7,500 00 | 14,042 00 | 12,750 00 |
| Royal Bank of Canada, 450 shares | 45,000 00 | 89,325 00 | 87,300 00 |
| Eastern Trust Co., 144 shares | 14,400 00 | 17,040 00 | 22,320 00 |
| N. S. Savings, Loan and Building Society, 59 shares | 18,914 60 | 14,160 00 | 18,914 60 |
| Total par, book and market values | $ 165,114 60 | $ 321,531 91 | $ 312,704 60 |

## THE HARDWARE DEALERS MUTUAL FIRE INSURANCE CO. OF WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, O. P. Schlafer.—Secretary, P. J. Jacobs.—Principal Office, Stevens Point, Wis.
Chief Agent in Canada, C. L. Clark.—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1903. Dominion license issued August 18, 1920).

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada bonds, 1929, 5½ p.c. | $ 55,000 00 | $ 50,050 00 | |
| Carried out at market value | | | $ 50,050 00 |
| *Other Assets in Canada.* | | | |
| Cash in Bank of Montreal, Winnipeg | | | 973 69 |
| Cash at chief agency in Canada | | | 6 67 |
| Agents' balances and premiums uncollected | | | 1,728 14 |
| Office furniture and plans | | | 566 26 |
| Total assets in Canada | | | $ 53,324 76 |

### LIABILITIES IN CANADA

| | |
|---|---|
| Reserve of unearned premiums, $1,480.71; carried out at 80 per cent | $ 1,184 57 |
| Total liabilities in Canada | $ 1,184 57 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,426 69 | |
| Deduct return premiums | 259 06 | |
| Net cash received for premiums | | $ 1,167 63 |
| Total income in Canada | | $ 1,167 63 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 92 84 |
| Commission or brokerage | 388 01 |
| Taxes | 917 96 |
| Paid for salaries, fees and all other charges of officials, viz.:—Salaries and bonuses of chief agency officials, $383.78; travelling expenses, officials, $305.73 | 689 51 |
| Miscellaneous expenditure, viz.: Postage, telegrams, express and telephone, $202.07; printing and stationery, $305.24; advertising, $1.9.80; sundries, $0.62 furniture and fixtures, $302.83; rents, $145.06 | 1,105 62 |
| Total expenditure in Canada | $ 3,193 94 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during 1920, new | 91,801 00 | $ 3,154 83 |
| Deduct terminated | 6,400 00 | 259 06 |
| Gross and net in force at end of 1920 | $ 85,401 00 | 2,895 77 |

THE HARDWARE DEALERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1920.

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ | 10,000 00 |
| Book value of bonds and stocks owned by the company | | 925,336 00 |
| Cash on hand, in trust companies and in banks | | 73,832 76 |
| Agents' balances and bills receivable | | 50,779 59 |
| Total ledger assets | $ | 1,059,948 35 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 12,244 90 |
| Other assets | | 750 00 |
| Gross assets | $ | 1,072,943 25 |
| Deduct assets not admitted | | 55,388 45 |
| Total admitted assets | $ | 1,017,554 80 |

LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 30,350 00 |
| Total unearned premiums | | 539,283 69 |
| Federal, state and other taxes due or accrued (estimated) | | 10,000 00 |
| Salaries, rents, etc., due or accrued | | 1,500 00 |
| Dividends declared but unpaid | | 2,912 48 |
| Total liabilities, excluding capital stock | $ | 584,046 17 |
| Surplus over all liabilities | | 433,508 63 |
| Total liabilities | $ | 1,017,554 80 |

INCOME.

| | | |
|---|---|---|
| Net cash received for premiums | $ | 979,383 53 |
| Received for interest and dividends | | 31,900 06 |
| Rents | | 327 00 |
| All other income | | 979 38 |
| Gross increase, by adjustment, in book value of bonds | | 33,466 25 |
| Total income | $ | 1,046,056 22 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid during the year for claims | $ | 195,794 82 |
| Expenses of adjustment and settlement of claims | | 3,011 61 |
| Rents | | 1,871 20 |
| Allowances to agencies fo miscellaneous agency expenses | | 65,696 89 |
| Field supervisory expenses | | 12,151 94 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 50,523 03 |
| Inspections, surveys, underwriters' boards and tariff associations | | 7,250 45 |
| Federal taxes | | 5,225 71 |
| State taxes on premiums, Insurance Department licenses and fees | | 11,741 38 |
| Dividends to policyholders | | 322,582 01 |
| Gross decrease by adjustment in book value of real estate | | 2,176 85 |
| Gross loss on sale of real estate | | 300 00 |
| All other disbursements | | 28,826 15 |
| Total disbursements | $ | 707,152 04 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $72,607,936 00 |
| Premiums thereon | 1,255,198 85 |
| Amount of policies terminated | 41,346,068 00 |
| Premiums thereon | 820,592 80 |
| Net amount in force at December 31, 1920 | 62,462,987 00 |
| Premiums thereon | 1,046,348 95 |

## HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. M. BISSELL—Secretary, D. J. GLAZIER—Principal Office, Hartford, Conn.—Chie Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $10,000,000 00 |
| Amount subscribed and paid in cash | 4,000,000 00 |

### ASSETS IN CANADA.

*(Held solely for the protection of Canadian Policyholders.)*

| | | |
|---|---|---|
| Market value of bonds, debentures and stock on deposit with Receiver General. *(For details, see Schedule B)* | | 1,683,193 41 |
| *Other Assets in Canada.* | | |
| Cash in banks, viz:— | | |
| Imperial Bank of Canada, Toronto | $ 449,335 08 | |
| Imperial Bank of Canada, Winnipeg | 25,251 82 | |
| Royal Bank of Canada, Toronto | 149,968 61 | |
| Royal Bank of Canada, Vancouver | 13,925 34 | |
| Bank of Commerce, Vancouver | 9,058 31 | |
| Total cash in banks | | 647,539 16 |
| Interest accrued | | 21,648 55 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 169,538 33 | |
| Automobile (A) | 6,549 02 | |
| Explosion | —99 90 | |
| Inland Transportation | 2,002 43 | |
| Sprinkler Leakage | 1,956 79 | |
| Tornado | 2,206 16 | |
| Hail (on business prior to Oct. 1, 1920) | 319 78 | |
| Total | | 182,472 61 |
| Total assets in Canada | | $ 2,534,853 73 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 143,671 59 | |
| Net amount of automobile (A) claims, unadjusted | 936 15 | |
| Net amount of inland transportation claims, unadjusted | 1,081 83 | |
| Net amount of tornado claims, unadjusted | 1,147 05 | |
| Total net amount of unsettled claims | | $ 146,836 62 |
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 1,019,367 12 | |
| Automobile (A) | 22,193 67 | |
| Explosion | 10,885 34 | |
| Inland Transportation | 9 50 | |
| Sprinkler Leakage | 30,714 57 | |
| Tornado | 50,522 64 | |
| Total, $1,133,692.84; carried out at 80 per cent | | 986,954 27 |
| Taxes due and accrued | | 268,650 94 |
| Total liabilities in Canada | | $ 1,322,441 83 |

HARTFORD FIRE—*Continued*

INCOME IN CANADA

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Explosion. | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,762,716 07 | 62,800 21 | 26,386 99 | 760,065 52 | 62,252 72 | 29,340 56 | 49,839 98 |
| Less reinsurance | 109,335 98 | ..... | ..... | 67,480 22 | | | |
| Less return premiums | 261,535 15 | 12,572 40 | 2,457 17 | 10,661 84 | 1,284 87 | 4,066 72 | 1,459 11 |
| Total deduction | 370,871 13 | ..... | ..... | 78,142 06 | | | |
| Net cash received | 1,391,844 94 | 50,227 81 | 23,929 82 | 681,923 46 | 60,967 85 | 25,273 84 | 48,380 87 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 2,282,548 59 |
| Cash received for interest on investments | 122,107 59 |
| Income from all other sources | 16,328 41 |
| Total income in Canada | $ 2,420,984 59 |

EXPENDITURE IN CANADA

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile "A". | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 109,578 83 | 2,392 44 | | 689 93 | 50 00 | 27,065 65 |
| Less savings and salvage | 843 83 | 3 00 | ..... | ..... | 100 00 | |
| Less reinsurance | 16,225 62 | | | | | |
| Total deduction | 17,069 45 | | | | | |
| Net payment for said claims | 92,509 38 | 2,389 44 | ..... | ..... | −50 00 | |
| Paid for claims occurring during the year | 573,669 67 | 8,505 18 | 300,125 04 | 46,973 54 | 11,573 40 | 2,360 54 |
| Less savings and salvage | 2,334 59 | ..... | ..... | 9,771 27 | | |
| Less reinsurance | 21,311 30 | ..... | 5,315 92 | | | |
| Total deduction | 23,645 89 | | | | | |
| Net payment for said claims | 550,023 78 | ..... | | 37,202 27 | | |
| Total net payment for claims | 642,533 16 | 10,894 62 | 294,809 12 | 37,892 20 | 11,523 40 | 29,426 19 |

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HARTFORD FIRE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 1,027,078 69 |
| Commission and brokerage, fire, $268,612.51: other, $226,503.95 | 495,116 46 |
| Commission on profits, fire, $10,103.65; other, $6,065.69 | 16,169 34 |
| Taxes fire, $46,290.64; other $7,780.59 | 54,071 23 |
| *Salaries, fees and travelling expenses:—Salaries: chief agency, $12,400.79; other $65,403.52; travelling expenses: other, $17,470.06 | 95,274 37 |
| †Miscellaneous expenditure, viz.:—Advertising, $635.99; furniture and fixtures, $3,429.67; legal expenses, $505; maps and plans, $4,484.31; postage, telegrams, telephones and express, $12,872.34; printing and stationery, $7,895.64; rents, $5,660.83; underwriters' boards, associations, etc., $16,163.31; commercial ratings $45; loss expense, $19,492.64 | 71,184 73 |
| Total expenditure in Canada | $ 1,758,894 82 |

*($78,717.78 belongs to fire business). †($58,847 belongs to fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Explosion. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 168,337,079 | 1,758,064 81 | 29,266 32 | 31,312 74 |
| Taken in 1920, new | 181,691,614 | 1,741,627 70 | 65,554 62 | 18,820 47 |
| Totals | 350,028,693 | 3,499,692 51 | 94,820 94 | 50,133 21 |
| Less ceased | 155,442,725 | 1,473,723 47 | 50,433 59 | 34,322 52 |
| Gross in force at end of 1920 | 194,585,968 | 2,025,969 04 | 44,387 35 | 15,810 69 |
| Less reinsured | 22,706,251 | 97,914 56 | ..... | ..... |
| Net in force at end of 1920 | 171,879,717 | 1,928,054 48 | 44,387 35 | 15,810 69 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | ..... | 954 18 | 47,144 87 | 41,146 52 |
| Taken in 1920, new | 760,385 30 | 63,289 39 | 27,195 26 | 45,540 89 |
| Totals | ..... | 64,243 57 | 74,340 13 | 86,687 41 |
| Re-insurance | 760,385 30 | 64,224 57 | 17,401 81 | 8,480 60 |
| Gross in force at end of 1920 | ..... | 19 00 | 56,938 32 | 78,206 81 |
| Less reinsured | ..... | ..... | 1,190 00 | ..... |
| Net in force at end of 1920 | ..... | 19 00 | 55,748 32 | 78,206 81 |

HARTFORD FIRE—*Continued*

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value |
|---|---|---|
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 230,000 00 | $230,000 00 |
| Dom. of Canada bonds, 1926, 5 p.c. | 45,000 00 | 44,550 00 |
| Dom. of Canada bonds, 1931, 5 p.c. | 30,000 00 | 29,700 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 450,000 00 | 450,000 00 |
| Province of Alberta, 1924, 4½ p.c. | 35,000 00 | 33,250 00 |
| Province of Ontario, 1925, 4½ p.c. | 50,000 00 | 48,500 00 |
| *Cities—* | | |
| Hamilton, 1927 4 p.c. | 50,000 00 | 46,000 00 |
| " 1930, 4½ p.c. | 10,000 00 | 9,500 00 |
| " 1931, 4½ p.c. | 10,000 00 | 9,500 00 |
| " 1934, 4½ p.c. | 50,000 00 | 47,000 00 |
| London, 1924, 3½ p.c. | 59,000 00 | 53,100 00 |
| Montreal Stock 4 p.c. | 62,500 00 | 49,375 00 |
| Toronto, 1929, 3½ p.c. | 68,133 34 | 59,276 01 |
| " 1930, 3½ p.c. | 39,906 67 | 34,319 74 |
| " 1944, 3½ p.c. | 126,533 33 | 98,696 00 |
| " 1945, 3½ p.c. | 73,000 00 | 56,940 00 |
| " 1955, 4½ p.c. | 13,000 00 | 11,960 00 |
| Vanvouver, 1923 4½ p.c. | 50,000 00 | 47,000 00 |
| Victoria, 1923, 4 p.c. | 26,000 00 | 23,920 00 |
| Westmount, 1955, 4½ p.c. | 25,000 00 | 22,750 00 |
| Winnipeg, 1941, 3½ p.c. | 50,000 00 | 38,500 00 |
| *Towns—* | | |
| Maisonneuve, 1954, 5 p.c. | 24,333 33 | 21,656 66 |
| Verdun, 1954, 5 p.c. | 30,000 00 | 28,200 00 |
| *School—* | | |
| Winnipieg, 1941, 4 p.c. | 50,000 00 | 41,500 00 |
| *Railway—* | | |
| C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c. | 150,000 00 | 123,000 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1923, 4¾ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $1,832,406 67 | $1,683,193 41 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 2,199,686 58 |
| Mortgage loans on real estate, first liens | 744,500 00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 98,500 00 |
| Book value of bonds and stocks | 41,613,643 63 |
| Cash on hand, in trust companies and in banks | 5,214,186 76 |
| Agents' balances and bills receivable | 7,820,347 52 |
| Bills receivable taken for fire risks | 60,928 50 |
| Total ledger assets | $57,751,792 99 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 459,339 32 |
| Market value of real estate over book value | 9,192 17 |
| Reinsurance due on claims paid | 259,032 01 |
| Gross assets | $58,479,356 49 |
| Deduct assets not admitted | 2,852,408 14 |
| Total admitted assets | $55,626,948 35 |

HARTFORD FIRE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 4,444,321 46 |
| Unearned premiums | 30,484,338 36 |
| Salaries, rents, expenses, bills, etc., due or accrued | 100,000 00 |
| Federal, state or other taxes due or accrued (estimated) | 2,200,000 00 |
| Contingent commissions or other charges due or accrued | 235,922 71 |
| Special reserve | 1,000,000 00 |
| All other liabilities | 4,077 29 |
| Total liabilities, except capital stock | $38,468,659 82 |
| Capital stock paid in cash | 4,000,000 00 |
| Surplus | 13,158,288 53 |
| Total liabilities | $55,626,948 35 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $41,298,733 50 |
| Interest and dividends | 1,888,671 03 |
| Rents | 68,767 99 |
| Agents' balances previously charged off | 3,129 58 |
| Gross profit on sale or maturity of bonds | 1,180 00 |
| Gross increase by adjustment in book value of boads | 34,889 11 |
| Other income | 800 00 |
| Total income | $43,296,171 21 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $18,422,923 08 |
| Expenses of adjustment and settlement of claims | 488,750 37 |
| Dividends to shareholders | 1,200,000 00 |
| Commissions or brokerage including agents' allowances | 8,429,983 24 |
| Total field supervisory expenses | 1,777,854 11 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,977,286 67 |
| Rents | 179,815 52 |
| Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses | 171,052 85 |
| Inspections and surveys including underwriters' boards and tariff associations | 632,261 39 |
| Taxes on real estate, $24,327.08; other expenses, $40,497.86 | 64,824 94 |
| State taxes on premiums, Insurance Department licenses and fees | 1,090,685 45 |
| All other licenses, fees and taxes | 9,774 83 |
| Agents' balances charged off | 6,548 75 |
| Gross loss on sale or maturity of bonds and stocks | 106,935 50 |
| Gross decrease, by adjustment, in book value of bonds | 74,255 00 |
| Federal taxes | 1,687,256 54 |
| Paid for conflagration protection | 73,109 38 |
| All other disbursements | 1,177,495 47 |
| Total disbursements | $37,570,813 09 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $5,946,057,583 00 |
| Premiums thereon | 58,538,557 98 |
| Amount terminated during the year | 4,426,118,508 00 |
| Premiums thereon | 46,505,270 29 |
| Net amount in force December 31, 1920 | 5,598,921,700 00 |
| Premiums thereon | 54,580,154 14 |

## THE HOME INSURANCE COMPANY.

President, Elbridge G. Snow—Vice-President and Secretary, Wilfrid Kurth—Principal Office, New York—Chief Agent in Canada, F. W. Evans—Head Office in Canada, Montreal.

(Incorporated, 1853. Commenced business in Canada January 1, 1902.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed, and paid in cash | $ 6,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B.*) | $ 1,957,486 97 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Montreal | | 1,106,230 56 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($39,753.15 on business prior to Oct. 1, 1920) | $ 252,042 38 | |
| Automobile, (A) ($6,919.17 on business prior to Oct. 1, 1920) | 16,040 60 | |
| Explosion, (on business prior to Oct. 1, 1920) | 9,157 24 | |
| Hail ( on business written prior to Oct. 1, 1920) | 11,216 28 | |
| Sprinkler Leakage ($317.15 on business prior to Oct. 1, 1920) | 652 17 | |
| Tornado ($936.46 on business prior to Oct. 1, 1920) | 4,609 14 | |
| Total | | 293,717 81 |
| Total assest in Canada | | $ 3,357,435 34 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 247,783 00 | |
| Net amount of automobile (A) claims, unadjusted ($192 accrued in previous years | 11,985 00 | |
| Net amount of automobile (B) claims unadjusted | 1,859 00 | |
| Net amount of hail claims, unadjusted | 382 00 | |
| Net amount of sprinkler leakage claims, unadjusted | 2,075 00 | |
| Net amount of tornado claims, unadjusted | 5,932 00 | |
| Total net amount of unsettled claims | | $ 270,016 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $1,261,283 12 | |
| Automobile (A) | 42,937 08 | |
| Automobile (B) | 9,401 89 | |
| Explosion | 2,544 69 | |
| Sprinker leakage | 10,403 60 | |
| Tornado | 72,112 61 | |
| Total, $1,398,682.99; carried out at 80 per cent | | 1,118,946 40 |
| Taxes due and accrued | | 61,469 31 |
| Total liabilities in Canada | | $ 1,450,431 71 |

THE HOME—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile. (B) | Explosion | Hail. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 2,298,738 16 | 130,623 46 | 27,597 74 | 12,276 12 | 729,128 11 | 12,534 52 | 71,236 21 |
| Less reinsurance | 67,165 04 | | | 346 80 | 9,107 10 | | |
| Less return premiums | 399,906 28 | 31,042 49 | 9,323 59 | 15,286 36 | 2,571 58 | 1,859 26 | 3,308 27 |
| Total deduction | 467,071 32 | | | 15,633 16 | 11,678 68 | | |
| Net cash received | 1,831,666 84 | 99,580 97 | 18,274 15 | −3,357 04 | 717,449 43 | 10,675 26 | 67,927 94 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 2,742,217 55 |
| Cash received for interest on investments | 116,369 07 |
| Total income in Canada | $ 2,858,586 62 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Hail. | Sprinkler Leakage. | Tornado. |
| Amount paid for claims occurring in previous years | 187,943 12 | 5,212 65 | | 255 60 | 247 27 | 95,507 39 |
| Less savings and salvage | | 58 00 | | | | |
| Less reinsurance | 1,559 36 | | | | | |
| Net payment for said claims | 186,383 76 | 5,154 65 | | | | |
| Paid for claims occurring during the year | 782,865 57 | 27,359 72 | 25,785 95 | 286,134 19 | 5,331 78 | 11,624 14 |
| Less savings and salvage | 16,752 99 | 1,330 00 | | | 388 55 | |
| Less reinsurance | 4,947 44 | | | | | |
| Total deduction | 21,700 43 | | | | | |
| Net payment for said claims | 761,165 14 | 26,029 72 | | | 4,943 23 | |
| Total net payment for claims | 947,548 90 | 31,184 37 | 25,785 95 | 286,389 79 | 5,190 50 | 107,131 53 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 1,403,231 04 |
| Commission and brokerage, fire, $409,955.20; other, $177,634.36 | 587,589 56 |
| Commission on profits, fire | 13,334 89 |
| Taxes: fire, $70,191.61; other, $121,955.56 | 192,147 17 |
| *Salaries, Fees and Travelling Expenses:—Salaries:—Head Office, $34,771.57; general and special agents, $60,917.20; Travelling Expenses:—Officials, $300; agents, $34,555.15 | 130,543 92 |
| †Misscellaneous Expenditire, viz.:—Advertising, $1,871.40; fire-departments, patrol and salvage corps assessments, etc., $5,341.52; furaiture and fixtures, $963.15; inspections and surveys, $5.25; legal expenses $203.92; maps and plans, $4,048.34; postage, telegrams, telephones and express, $15,121.28; printing and stationery, $32,208.23; rents, $10,736; underwriters' boards, associations, etc., $17,121.71 | 87,620 80 |
| Total expenditure in Canada | $ 2,414,467 38 |

*($93,607.17 of which belongs to fire business.)
†($65,671.77 of which belongs to fire business.)

THE HOME—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A). | Automobile (B). |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 155,720,971 | 1,996,100 78 | 61,225 19 | ..... |
| Taken in 1920, new and renewed | 186,892,511 | 2,346,755 69 | 138,927 34 | 27,597 74 |
| Totals | 342,613,482 | 4,342,856 47 | 200,152 53 | ..... |
| Less ceased | 161,890,143 | 1,905,601 26 | 114,294 36 | 8,793 76 |
| Gross in force at end of 1920 | 180,723,339 | 2,437,255 21 | 85,858 17 | 18,803 98 |
| Less reinsured | 4,738,783 | 69,098 20 | ..... | ..... |
| Net in force at end of 1920 | 175,984,556 | 2,368,157 01 | 85,858 17 | 18,803 98 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Explosion. | Hail. | Sprinkler Leakage. | Tornado. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 73,508 46 | ..... | 15,250 98 | 61,605 88 |
| Taken in 1920, new and renewed | 12,581 79 | 740,344 39 | 12,211 36 | 69,626 69 |
| Totals | 86,090 25 | 740,344 39 | 27,462 34 | 131,232 57 |
| Less ceased | 81,000 88 | ..... | 9,435 09 | 20,038 13 |
| Gross and net in force at end of 1920 | 5,089 37 | ..... | 18,027 25 | 111,194 44 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 49,500 00 |
| Dominion of Canada Bonds, 1926, 5 p.c. | 100,000 00 | 99,000 00 |
| Dominion of Canada Bonds, 1929, 5½ p.c. | 100,000 00 | 98,300 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 500,000 00 | 500,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dominion of Canada War Loan, 1937, 5 p.c | 50,000 00 | 50,000 00 |
| Province of Alberta, 1924, 4½ p.c. | 200,000 00 | 190,000 00 |
| Province of Ontario, 1941, 4 p.c. | 35,000 00 | 30,450 00 |
| *Cities—* | | |
| Montreal, 1956, 5 p.c. | 80,000 00 | 80,000 00 |
| Toronto, 1944, 4 p.c. | 243,333 33 | 209,266 64 |
| Toronto, 1948, 4 p.c. | 107,066 67 | 91,006 67 |
| Victoria, 1923, 4½ p.c. | 50,000 00 | 47,500 00 |
| *Town—* | | |
| Maisonneuve, 1950, 4½ p.c. | 146,000 00 | 119,720 00 |
| Maisonneuve, 1953, 5 p.c. | 97,333 33 | 86,626 66 |
| *School—* | | |
| Edmonton, 1953, 5 p.c. | 50,000 00 | 44,000 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mrge. Corp., 1924, 4¾ p.c. | 25,000 00 | 25,000 00 |
| Toronto Harbour Commissioners (g'teed by City of Toronto) 1953, 4½ p.c. | 100,000 00 | 91,000 00 |
| *Railway—* | | |
| Grand Trunk Pacific Sterling Bonds, 1962, 4 p.c. | 121,667 00 | 96,117 00 |
| Total on deposit with Receiver General | $ 2,105,400 33 | $ 1,957,486 97 |

THE HOME—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total premium income | $45,602,899 52 |
| Received for interest and dividends | 2,600,802 78 |
| Gross profit on sale or maturity of bonds and stocks | 12,213 80 |
| Agents' balances previously charged off | 49 24 |
| Increase in liabilities during the year | 171,060 62 |
| All other income | 1,177 83 |
| Total income | $48,388,203 79 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $19,253,113 97 |
| Expenses of adjustment and settlement of claims | 634,060 74 |
| Paid stockholders for interest or dividends | 1,500,000 00 |
| Commission or brokerage | 10,719,454 01 |
| Total field supervisory expenses | 1,139,741 19 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,365,150 69 |
| Rents | 185,870 97 |
| Federal taxes | 869,786 78 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 1,030,078 68 |
| Inspections and surveys, including underwriters' boards and tariff associations | 500,487 18 |
| Agents' balances charged off | 5,527 84 |
| Gross loss on sale of bonds and stocks | 2,014,427 36 |
| All other disbursements | 1,167,766 33 |
| Total disbursements | $40,385,465 74 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks owned | $55,194,350 87 |
| Cash in banks and trust companies | 5,316,671 63 |
| Agents' balances | 5,150,295 26 |
| Bills receivable, taken for fire risks | 14,265 29 |
| Total ledger assets | $65,675,583 05 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 544,301 00 |
| Recoverable for reinsurance on paid losses | 459,652 00 |
| Gross assets | $66,679,544 05 |
| Deduct assets not admitted | 4,664,405 20 |
| Total admitted assets | $62,015,138 85 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 6,342,779 00 |
| Total unearned premiums | 35,050,318 00 |
| Salaries, rents, etc., due and accrued | 200,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 1,000,000 00 |
| Funds held under reinsurance treaties | 970,297 61 |
| Total liabilities, excluding captal stock | $43,563,394 61 |
| Capital stock paid up in cash | 6,000,000 00 |
| Surplus over all liabilities | 12,451,744 24 |
| Total liabilities | $62,015,138 85 |

RISKS AND PREMIUMS.

FIRE RISK.

| | |
|---|---|
| Amount of risks written or renewed during the year | $ 6,308,545,542 00 |
| Premium thereon | 71,506,306 33 |
| Amount of policies terminated | 4,513,978,644 00 |
| Premiums thereon | 59,749,373 33 |
| Net amount in force at December 31, 1920 | 6,274,459,272 00 |
| Premiums thereon | 61,771,052 00 |

## THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, J. H. LABELLE—Vice-President, F. W. WALKER—Secretary, F. J. WALKER—Principal Office, Montreal.

(Incorporated by chapter 50 of the Statutes of 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,800,000 00 |
| Amount subscribed | 785,160 00 |
| Amount paid thereon in cash | 229,150 00 |
| Premiums paid on capital stock | 45,970 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the company (*For details, see Schedule A*) | | $ 80,732 13 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 20,156 93 |
| Book value of bonds and debentures owned. (*For details, see Schedule B*) | | 289,394 53 |
| Cash at head office | | 2,889 83 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Montreal | $ 44,292 57 | |
| " " Winnipeg | 7,905 99 | |
| " " Toronto | 8,515 85 | |
| " " Vancouver | 8,264 35 | |
| " " Calgary | 4,960 09 | |
| " " Halifax | 1,853 78 | |
| Total cash in banks | | 75,792 63 |
| Royal Insurance Company (general acct.) | | 1,879 82 |
| Total ledger assets | | $ 470,845 87 |
| Deduct market value of bonds and debentures under book value | | 5,540 70 |
| | | $ 465,305 17 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $338.74; accrued, $3,338.17 | 3,676 91 |
| Agents' balances and premiums uncollected ($860.05 on business prior to Oct. 1, 1920) | 42,035 42 |
| Net assets | $ 511,017 50 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 16,068 25 |
| Reserve of unearned premiums, $186,891.87; carried out at 80 per cent | 149,513 50 |
| Deposits for unlicensed reinsurance | 48,727 33 |
| Investment reserve fund | 355 85 |
| Taxes due and accrued | 5,290 00 |
| Reinsurance premiums due | 27,914 65 |
| Sundries | 656 63 |
| Total liabilities | $ 248,526 21 |
| Surplus of assets over liabilities | $ 262,491 29 |
| Capital stock paid in cash | 229,150 00 |
| Surplus of assets over all liabilities | $ 33,341 29 |

THE HUDSON BAY—*Continued.*

INCOME

| | | |
|---|---|---|
| Gross cash received for premiums | $ 425,174 83 | |
| Deduct reinsurances, $92,951.66; return premiums, $75,792.29 | 168,743 95 | |
| Net cash received for premiums | | $ 256,430 88 |
| Received for interest on investments | | 12,292 88 |
| Received for rents | | 7 52 |
| Income from all other sources | | 607 86 |
| Total | | $ 269,339 14 |
| Received for calls on capital | | 85,540 00 |
| Total income | | $ 354,879 14 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 7,825 69 | |
| Deduct reinsurances | 752 71 | |
| Net amount paid for said claims | $ 7,072 98 | |
| Amount paid for claims occurring during the year | $ 114,309 16 | |
| Deduct reinsurances | 32,532 14 | |
| Net amount paid for said claims | $ 81,777 02 | |
| Total amount paid for fire claims | | $ 88,850 00 |
| Commission and brokerage | | 31,864 94 |
| Commission on profits | | 1,869 08 |
| Paid for taxes | | 9,105 87 |
| Paid for slaraies: home officials, $34,316.92; fees, directors', $2,320.00; travelling expenses, official., $1,070.77 | | 37,707 69 |
| Miscellaneous expenditure, viz.: Advertising, $469.59; furniture and fixtures, $1,458.98; inspections, $2,065.52; maps and plans, $808.67; postage, telegrams, telephones and express, $1,885.24; printing and stationery, $4,501.25; rents, $3,360.11; miscellaneous expenses, $1,391.79; underwriters' boards $4,225.31; legal expenses, $449.85, fire department, etc., $584.16 | | 21,200 47 |
| Total expenditure | | $ 190,598 05 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets at December 31, 1919 | | $ 259,547 98 |
| Amount of income as above | | 354,879 14 |
| Total | | 614,427 12 |
| Amount of expenditure as above | $ 190,598 05 | |
| Amount written off ledger assets | 1,710 53 | |
| Total | | 192,308 58 |
| Balance, net ledger assets, at December 31, 1920 ($470,845.87 less $48,727.33 ledger liabilities) | | $ 422,118 54 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 97,454 65 |
| Amount of commission thereon | 29,541 36 |
| Amount of losses recovered from said companies | 31,718 79 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $63,470.54; carried out at 80 per cent | 50,776 43 |
| Amount of losses due and recoverable from such companies | 15,694 36 |
| Amount of reinsurance premiums payable to such companies | 43,316 86 |
| Amount of cash or other securities held as security for recovery of losses, etc | 48,727 33 |

THE HUDSON BAY—*Concluded.*

RISKS AND PREMIUMS.

| | Amount | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 29,077,409 | $ 389,035 21 |
| Taken in 1920, new | 32,654,549 | 430,765 91 |
| Totals | $ 61,731,958 | $ 819,801 12 |
| Less ceased | 26,492,946 | 340,886 19 |
| Gross in force at end of 1920 | $ 35,239,012 | $ 478,914 93 |
| Less reinsured | 11,710,754 | 142,893 41 |
| Net in force at end of 1920 | $ 23,528,258 | $ 336,021 52 |

SCHEDULE A.

Real Estate owned by the Company, viz.:—

| Description of Property— | Actual cost. | Book value. | Market value. |
|---|---|---|---|
| Office building, Vancouver, B.C. | $ 84,249 60 | $ 60,000 00 | $ 60,000 00 |
| Lots 23-24 Sub-div. c of Block 174 D. h 364a Vancouver | 4,032 13 | 4,032 13 | 6,000 00 |
| Lot 8, B.5, Sub-div. Dist. Lot 185, Group 1; Vancouver Dist., Seaton St. | 19,475 20 | 15,000 00 | 16,000 00 |
| Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20; —W. ½ sec. 8 Tp. 11, R. 4 E.P.M., Man. | 11,542 49 | 1,700 00 | 3,000 00 |
| Totals | 119,299 42 | $ 80,732 13 | $ 85,000 00 |

SCHEDULE B.

Bonds and debentures owned:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General —* | | | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | $ 2,000 00 | $ 2,085 00 | $ 2,085 00 |
| *Cities—* | | | |
| Brandon, 1939, 5 p.c. | 3,000 00 | 3,000 00 | 2,820 00 |
| Calgary, 1929, 5 p.c. | 3,000 00 | 3,157 88 | 2,820 00 |
| Edmonton, 1945, 4½ p.c. | 2,976 38 | 2,678 74 | 2,440 63 |
| Fernie, 1939, 5 p.c. | 2,000 00 | 1,818 19 | 1,680 00 |
| Kelowna, 1935, 5 p.c. | 3,000 00 | 2,727 28 | 2,610 00 |
| Lethbridge, 1939, 4½ p.c. | 3,000 00 | 2,700 00 | 2,460 00 |
| Medicine Hat, 1928, 5 p.c. | 3,000 00 | 3,000 00 | 2,760 00 |
| Nanaimo, 1950, 5 p.c. | 3,000 00 | 2,857 14 | 2,550 00 |
| New Westminster, 1945, 5 p.c. | 5,000 00 | 5,000 00 | 4,350 00 |
| North Vancouver, 1960, 5 p.c. | 5,000 00 | 5,000 00 | 4,200 00 |
| Port Arthur, 1928, 5 p.c. | 3,000 00 | 3,000 00 | 2,850 00 |
| Revelstoke, 1960, 5 p.c. | 3,000 00 | 2,857 14 | 2,460 00 |
| Saskatoon, 1939, 5 p.c. | 3,000 00 | 3,000 00 | 2,700 00 |
| Strathcona, 1949, 4½ p.c. | 2,000 00 | 1,800 00 | 1,600 00 |
| Victoria, 1943, 4½ p.c. | 3,000 00 | 3,000 00 | 2,580 00 |
| Winnipeg, 1923, 4 p.c. | 5,000 00 | 4,444 45 | 4,700 00 |
| *Town—* | | | |
| Weyburn, 1950, 5 p.c. | 3,000 00 | 2,857 14 | 2,550 00 |
| *Townships or Districts—* | | | |
| Oak Bay, B.C., 1929, 5 p.c. | 2,000 00 | 2,000 00 | 1,820 00 |
| Richmond, B.C., 1959, 4½ p.c. | 3,000 00 | 2,454 55 | 2,280 00 |
| Total on deposit with Receiver General | $ 61,976 38 | $ 59,437 51 | $ 54,315 63 |
| *Held by the Company:—* | | | |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 45,000 00 | 44,918 75 | 45,200 00 |
| Dom. of Can Victory Loan, 1933, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 115,600 00 | 110,976 00 | 110,976 00 |
| Prov. of Ontario, 1935, 6 p.c. | 30,000 00 | 27,900 00 | 27,900 00 |
| *Town—* | | | |
| Maisonneuve, 1952, 42 p.c. | 29,200 00 | 25,173 32 | 23,944 00 |
| *Railway—* | | | |
| G.T.P. (g'teed by Dom. of Can.) 1962, 4 p.c. | 14,580 00 | 10,988 95 | 11,518 20 |
| Total par, book and market values | $ 306,356 38 | $ 289,394 53 | $ 283,853 83 |

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, HERBERT C. COX—Vice-President, NOEL MARSHALL—Managing Director, E. WILLANS —Secretary, FRANK W. COX—Principal Office, Toronto.

(Incorporated May, 1905. On December 10, 1910, the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section, and on Mar. 29, 1920 its power was further extended to include burglary insurance under the provisions of Section 77 of the Insurance Act, 1917. Commenced business in Canada July 1, 1905.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock authorized and subscribed | $ 1,000,000 00 |
| Amount paid up cash | 200,000 00 |
| Amount of premium on capital stock paid in by shareholders | 50,000 00 |

(*For list of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company. (*For details see Schedule A.*) | | $ 1,414 81 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 9,475 00 |
| Advances to agents and employees | | 2,536 25 |
| Book value of bonds and debs. (*For details, see Schedule B.*) | | 370,310 86 |
| Cash at head office | | 2,166 64 |
| Cash in bank and loan companies, viz.:— | | |
| Central Canada Loan and Savings Co., Toronto (on interest) | $ 337 61 | |
| Toronto Savings and Loan Co., Peterborough (on interest) | 52,811 51 | |
| Merchants Bank of Canada, Winnipeg (not on interest) | 500 00 | |
| Bank of Nova Scotia, Toronto (not on interest) | 3,505 39 | |
| Total cash in bank and loan companies | | 57,154 51 |
| Deposit with Glass Underwriters' Association | | 100 00 |
| Total | | $ 443,158 07 |
| Deduct market value of bonds, depentures and stocks under book value | | 7,143 70 |
| Net ledger assets | | $ 436,014 37 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 2,221 16 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident ($3,038.20 on business prior to Oct. 1, 1920) | $ 46,770 91 | |
| Automobile (A) ($2,500 33 prior to Oct. 1, 1920) | 9,386 15 | |
| Automobile (B) ($1,957 prior to Oct. 1, 1920) | 8,516 05 | |
| Liability ($147.46 on business prior to Oct. 1, 1920.) | 229 71 | |
| Guarantee ($1,491.05 on business prior to Oct. 1, 1920) | 7,175 62 | |
| Plate Glass ($75.82 on business prior to Oct. 1, 1920) | 1,592 27 | |
| Sickness ($2,430.57 on business prior to Oct. 1, 1920) | 25,647 70 | |
| Total ($99,318.41 less $24,829.60 commission) | | 74,488 81 |
| Agents' balances | | 17,896 70 |
| Office furniture (less depreciation) | | 7,064 61 |
| Total assets | | $ 537,685 65 |

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

## LIABILITIES

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, adjusted and unpaid | $ 1,075 64 | |
| Accident, unadjusted | 15,860 00 | |
| Automobile (A), unadjusted | 7,020 00 | |
| Automobile (B), unadjusted | 10,289 50 | |
| Guarantee, unadjusted | 9,300 00 | |
| Guarantee, resisted, in suit | 900 00 | |
| Plate Glass, unadjusted | 915 00 | |
| Sickness, adjusted and unpaid | 70 00 | |
| Sickness, unadjusted | 10,205 00 | |
| Total net amount of unsettled claims | | $ 55,635 14 |
| Reserve of unearned premiums:— | | |
| Accident | $ 72,508 72 | |
| Automobile (A) | 29,873 85 | |
| Automobile (B) | 26,314 42 | |
| Liability | 2,583 29 | |
| Guarantee | 21,119 18 | |
| Plate Glass | 5,564 56 | |
| Sickness | 53,398 24 | |
| Total reserve, $211,362.26; carried out at 80 per cent | | 169,089 80 |
| Dividends to stockholders, remaining unpaid | | 10,000 00 |
| Due and accrued for rent and other expenses | | 150 00 |
| Taxes, due and accrued | | 4,850 00 |
| Contingent Reserve fund | | 15,000 00 |
| Total liabilities (except capital stock) | | $ 254,724 94 |
| Excess of assets over liabilities | | $ 282,960 71 |
| Capital stock paid in cash | | 200,000 00 |
| Surplus over liabilities and capital | | $ 82,960 71 |

## INCOME.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (A). | Automobile (B). | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 193,730 26 | 81,192 14 | 74,064 09 | 2,631 94 | 54,077 50 | 9,166 58 | 130,943 83 |
| Less reinsurances | 16,235 47 | 19,385 78 | 16,899 65 | ..... | 4,950 23 | | ..... |
| Less return premiums | 2,935 01 | 8,212 80 | 6,350 74 | 352 35 | 3,572 20 | 138 68 | 1,204 32 |
| Total deduction | 19,170 48 | 27,598 58 | 23,250 39 | ..... | 8,522 43 | | ..... |
| Net cash received | 174,559 78 | 53,593 56 | 50,813 70 | 2,279 59 | 45,555 07 | 9,027 90 | 129,739 51 |

| | | |
|---|---|---|
| Net cash received for all classes of business (including $2,825 policy fees) | $ | 465,569 11 |
| Cash received for profit on sale of securities | | 306 25 |
| Cash received for interest on investments | | 21,598 57 |
| Total income | $ | 487,473 93 |

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sickness. | Accident. | Automobile (A). | Automobile (B). | Liability. | Guarantee. | Plate Glass. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claim occurring in previous yaers | 11,713 38 | 23,886 13 | 4,414 18 | 3,819 17 | 69 75 | 2,953 64 | 1,180 13 |
| Deduct savings and salvage | | | | | | 692 90 | |
| Deduct reinsurances | | 343 91 | 888 90 | | | | |
| Net paid for said claims | | 23,542 22 | 3,525 28 | 3,819 17 | | 2,260 74 | 1,180 13 |
| Paidfor claims occurring during the year | 56,688 56 | 63,594 50 | 26,220 32 | 18,053 86 | 631 83 | 4,926 57 | 5,895 72 |
| Deduct savings and salvage | 98 09 | 207 78 | 218 20 | 919 79 | | 1,453 10 | 53 68 |
| Deduct reinsurances | 1,023 76 | 5,057 05 | 4,302 32 | 1,265 89 | | | |
| Total deduction | 1,121 85 | 5,264 83 | 4,520 52 | 2,185 68 | | | |
| Net paid for said claims | 55,566 71 | 58,329 67 | 21,699 80 | 15,868 18 | | 3,473 47 | 5,842 04 |
| Total net paid for said claims | 67,280 09 | 81,871 89 | 25,225 08 | 19,687 35 | 701 58 | 5,734 21 | 7,022 17 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 207,522 37 |
| Dividends paid stockholders | | 16,000 00 |
| Commission and brokerage (including $2,825 policy fees retained by agents) | | 125,967 55 |
| Taxes | | 11,772 50 |
| Salaries, fees and travelling expenses: Salaries of: officials and agents, $56,054.91; do. of general and special agents, $2,400; fees: directors, $4,010; auditors, $700; travelling expenses, officials, $952; agents, $6,372.52 | | 70,489 43 |
| Miscellaneous expenditure, viz.: Advertising, $4,600.09; postage, telegrams, telephones and express, $3,798.89; printing and stationery, $8,799.34; rents, $8,176.56; sundry expenses, $6,147.19; furniture and fixtures, $2,889.36; underwriters, boards, etc., $1,143.24; legal expenses, $49.60; agents' advances, $6,160.35 | | 41,764 62 |
| Total expenditure | $ | 473,516 47 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | $ | 429,200 61 |
| Amount of cash income as above | | 487,473 93 |
| Total | $ | 916,674 54 |
| Amount of cash expenditure as above | | 473,516 47 |
| Balance, net ledger assets at December 31, 1920 | $ | 443,158 07 |

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (A) | Automobile (B) | Liability. | Guarantee. | Plate Glass | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 148,770 86 | 39,742 06 | 41,071 96 | 4,991 84 | 37,904 28 | 7,701 87 | 88,569 14 |
| Taken in 1920, new and renewed | 104,043 15 | 79,133 48 | 70,550 50 | 2,007 21 | 23,985 51 | 9,989 85 | 92,865 12 |
| | 84,359 97 | | | 258 50 | 26,056 04 | | 45,483 26 |
| Totals | 337,173 98 | 118,875 54 | 111,622 46 | 7,257 55 | 87,945 83 | 17,691 72 | 226,917 52 |
| Less ceased | 175,921 06 | 39,742 06 | 42,098 21 | 1,749 16 | 40,678 71 | 6,067 89 | 120,121 05 |
| Gross in force at end of 1920 | 161,252 92 | 79,133 48 | 69,524 25 | 5,508 39 | 47,267 12 | 11,623 83 | 106,796 47 |
| Less reinsured | 16,235 47 | 19,385 78 | 16,899 40 | | 4,928 76 | | |
| Net in force at end of 1920 | 145,017 45 | 59,747 70 | 52,624 85 | 5,508 39 | 42,338 36 | 11,623 83 | 106,796 47 |

SCHEDULE A.

| | Actual cost book and market value. |
|---|---|
| Real estate owned, viz.:— | |
| Brandon, Man., Lot. 16, B. 31, Plan 17 | $ 418 53 |
| St. Boniface, Man., Lot. 7, D. G. S. 86, Plan 1099 | 536 72 |
| Twp. of York, Ont., 5½ Lot 325 (now Toronto, Ont.) | 459 56 |
| Totals | $ 1,414 81 |

SCHEDULE B.

Bonds and debentures owned by the company:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government*— | | | |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | $ 15,000 00 | $ 15,000 00 | $ 15,000 00 |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 15,000 00 | 15,000 00 | 15,000 00 |
| *Cities*— | | | |
| Kingston, 1923, 4 p.c. | 4,600 00 | 4,600 00 | 4,324 00 |
| Kingston, 1924, 4 p.c. | 5,400 00 | 5,400 00 | 5,022 00 |
| Macleod, Alta., 1932, 6 p.c. | 5,000 00 | 4,950 00 | 4,900 00 |
| Macleod, Alta., 1951, 6 p.c. | 5,000 00 | 4,950 00 | 4,850 00 |
| Woodstock, 1924, 4½ p.c. | 15,000 00 | 15,900 00 | 14,400 00 |
| *District*— | | | |
| Oak Bay, B.C., 1933, 5 p.c. | 5,000 00 | 4,937 50 | 5,000 00 |
| Kamloops, B.C., 1938, 6 p.c. | 5,000 00 | 4,950 00 | 4,950 00 |
| *School*— | | | |
| Victoria, 1951, 4 p.c. | 15,000 00 | 15,000 00 | 11,550 00 |
| *Miscellaneous*— | | | |
| Central Canada Loan and Savings Co., 1925, 5 p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Toronto Savings and Loan Co., 1921, 4½ p.c. | 30,000 00 | 30,000 00 | 30,000 00 |
| Toronto Savings and Loan Co., 1925, 4½ p.c. | 11,000 00 | 11,000 00 | 11,000 00 |
| Total on deposit with Receiver General | $ 181,000 00 | $ 181,687 50 | $ 175,996 00 |

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the company:—*Concluded.*

*Held by the Company, viz.:—*

| | | | |
|---|---|---|---|
| *Governments—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 5,500 00 | $ 5,366 25 | $ 5,445 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 7,500 00 | 7,312 50 | 7,425 00 |
| Dominion of Canada Victory Loan, 1927, 5½ p.c. | 500 00 | 492 50 | 492 50 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 32,000 00 | 30,933 75 | 32,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 15,300 00 | 15,279 00 | 15,279 00 |
| *Cities—* | | | |
| Port Arthur, 1925, 5 p.c. | 5,000 00 | 4,553 00 | 4,553 00 |
| Sault Ste. Marie, 1950, 5½ p.c. | 12,000 00 | 10,567 20 | 10,567 20 |
| *Town—* | | | |
| Prince Albert, Sask., 1964, 1 to 6 p.c. | 10,506 20 | 8,729 80 | 5,253 10 |
| *District—* | | | |
| Oak Bay, B.C., 1925, 5½ p.c. | 5,000 00 | 4,789 00 | 4,850 00 |
| *Miscellaneous—* | | | |
| J. H. Ashdown & Co., Ltd., 1928, 5 p.c. | 12,000 00 | 10,704 00 | 11,160 00 |
| P. Burns & Co., Ltd., 1931, 6 p.c. | 10,000 00 | 9,900 00 | 10,000 00 |
| Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Dominion Iron and Steel Co., 1939, 5 p.c. | 8,273 33 | 6,246 36 | 6,246 36 |
| Gordon Ironsides and Fares Co, Ltd., 1927, 6 p.c. | 10,000 00 | 9,900 00 | 9,900 00 |
| Harris Abbattoir Co, Ltd., 1928, 6 p.c. | 5,000 00 | 4,850 00 | 5,000 00 |
| Toronto Savings and Loan Co., 1921, 4½ p.c. | 34,000 00 | 34,000 00 | 34,000 00 |
| Total par, book and market values | $ 378,579 53 | $ 370,310 86 | $ 363,167 16 |

## THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Managing Director, L. ROOT—Vice-President, R. L. STAILING—Secretary, F. E HEYES—Principal Office, 15 Wellington Street East, Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54, statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 457,400 00 |
| Amount paid thereon in cash | 175,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the Company (*For details, see Schedule A*) | | $ 10,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 87,713 35 |
| Book value of bonds and debentures owned. (*For details, see Schedule B*) | | 238,578 06 |
| Cash at head office and with agents | | 3,405 28 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Toronto | $ 56,721 20 | |
| Bank of Montreal, Vernon, B.C. | 22,535 83 | |
| Molsons Bank, Montreal | 11,003 68 | |
| Total cash in banks | | 90,260 71 |
| The Grain Association deposit | | 1,000 00 |
| Agents' ledger balance | | 65 83 |
| Total ledger assets | | $ 431,023 23 |
| Deduct market value of bonds and debentures under book value | | 5,474 86 |
| | | $ 425,548 37 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $4,996.56; accrued, $2,948.24 | 7,944 80 |
| Agents' balances and premiums uncollected ($1,656.58 on business prior to Oct. 1, 1920) | 32,546 39 |
| Total assets | $ 466,039 56 |

### LIABILITIES.

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 11,766 56 |
| Reserve of unearned premiums, $119,323.45; carried out at 80 per cent | 95,458 76 |
| Reserve on unlicensed reinsurance, unsecured (fire) | 63,605 10 |
| Taxes due and accrued | 8,903 94 |
| Reinsurance premiums due | 3,554 30 |
| Total liabilities (excluding capital stock) | $ 183,288 66 |
| Excess of assets over liabilities | $ 282,750 90 |
| Capital stock paid in cash | 175,000 00 |
| Surplus over liabilities and capital | $ 107,750 90 |

THE IMPERIAL UNDERWRITERS—*Continued.*

INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 344,615 55 | |
| Deduct reinsurances, $143,595.17; return premiums, $51,009.88 | 194,605 05 | |
| Net cash received for premiums | | $ 150,010 50 |
| Received for interest on investments | | 22,568 72 |
| Agents' balances previously written off | | 36 75 |
| Total income | | $ 172,615 97 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims in previous years | $ 15,722 86 | |
| Deduct savings and salvage, $259.79; reinsurances, $8,303.38 | 8,563 17 | |
| Net amount paid for said claims | $ 7,159 69 | |
| Amount paid for fire claims occurring during the year | $ 120,173 63 | |
| Deduct savings and salvage, $1,668.12; reinsurances, $58,111.35 | 59,779 47 | |
| Net amount paid for said claims | $ 60,394 16 | |
| Total net amount paid for claims | | $ 67,553 85 |
| Commission or brokerage | | 20,129 59 |
| Commission on profits | | 1,835 65 |
| Salaries: head office, officials, $12,870.41; auditors' fees, $240; travelling expenses, officials, $1,412.05 | | 14,522 46 |
| Taxes | | 7,430 64 |
| Miscellaneous expenditure, viz: Advertising, $817.80; maps and plans, $42.65; postage, telegrams, telephones and express, $1,615.98; printing and stationery, $3,227.91; loan expenses, $604.93; rents, $360; sundries, $1,641.84; underwriters' boards, etc., $4,072.59 | | 12,383 70 |
| Total expenditure | | $ 123,855 89 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 382,263 15 |
| Amount of cash income | 172,615 97 |
| Total | $ 554,879 12 |
| Amount of expenditure | 123,855 89 |
| Balance, net ledger assets at December 31, 1920 | $ 431,023 23 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 123,717 48 |
| Amount of commission thereon | 36,805 99 |
| Amount of losses recovered from said companies | 63,896 69 |
| Reserved of unearned premiums on all risks reinsured in unlicensed companies, $67,548, carried out at 80 per cent | 54,038 40 |
| Amount of losses due and recoverable from such companies | 12,433 21 |
| Amount of reinsurance premiums payable to such companies | 2,866 51 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 26,620,974 | $ 315,762 09 |
| Taken during 1920, new and renewed | 38,826,703 | 341,888 17 |
| Total | $ 65,447,677 | $ 657,650 26 |
| Deduct terminated | 32,307,174 | 282,645 30 |
| Gross in force at end of 1920 | $ 33,140,503 | $ 375,004 96 |
| Deduct reinsured | 13,201,513 | 150,099 76 |
| Net in force at December 31, 1920 | $ 19,938,990 | $ 224,905 20 |

THE IMPERIAL UNDERWRITERS—*Concluded.*

SCHEDULE A.

| Real estate owned by the company, viz:— | Actual cost. | Book and market value. |
|---|---|---|
| Frame stores, Victoria Gardens, New Westminster, B.C. | $ 15,000 00 | $ 10,000 00 |

SCHEDULE B.

Bonds and debentures owned:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *City of Vernon, 1932, 5 p.c. | $ 35,000 00 | $ 30,434 75 | $ 31,500 00 |
| *Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ per cent. | 64,726 67 | 53,723 14 | 46,603 20 |
| Union Trust Co. (guaranteed investment), 1923, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 65,000 00 | 64,420 17 | 65,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 35,000 00 | 35,000 00 | 35,000 00 |
| Total par, book and market values... | $ 254,726 67 | $ 238,578 06 | $ 233,103 20 |

*On deposit with Receiver General.

## INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, BENJAMIN RUSH—Secretary, JOHN KREMER—Principal Office, Philadelphia, Pa.—Chief Agents in Canada, ROBERT HAMPSON AND SON, LTD.—Head Office in Canada, Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed, and paid in cash | $ 5,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*) | | $ 790,319 46 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz:— | | |
| Bank of Montreal, Montreal | $ 694,369 77 | |
| Bank of Montreal, Halifax, N.S. | 23,756 11 | |
| Total cash in banks | | 718,125 88 |
| Interest accrued | | 8,898 08 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire | $ 109,538 49 | |
| Automobile (A) | 1,198 88 | |
| Explosion | 939 12 | |
| Inland Transportation | 1,416 28 | |
| Total | | 113,092 77 |
| Total assets in Canada | | $ 1,630,436 19 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 74,870 76 | |
| Net amount of fire claims, resisted in suit | 9,750 00 | |
| Net amount of automobile (A) claims, adjusted and unpaid | 19 83 | |
| Net amount of automobile (A) claims, unadjusted | 5,449 00 | |
| Net amount of automobile (B) claims, unadjusted | 5,509 00 | |
| Total net amount of unsettled claims | | $ 95,598 59 |
| Reserve of uncarned premiums, viz:— | | |
| Fire | $ 607,136 72 | |
| Automobile (A) | 31,128 92 | |
| Automobile (B) | 6,002 98 | |
| Explosion | 10,444 82 | |
| Inland Transportation | 10,587 84 | |
| Total, $665.301.28; carried out at 80 per cent | | 532,241 02 |
| Taxes due and accrued | | 10,776 89 |
| Total liabilities in Canada | | $ 638,616 50 |

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Explosion. | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,389,281 47 | 85,605 95 | 16,565 56 | 27,710 51 | 28,747 37 |
| Less reinsurance | 180,424 12 | | | | |
| Less return premiums | 242,972 77 | 14,776 41 | 2,280 76 | 6,367 21 | 5,398 25 |
| Total deduction | 423,396 89 | | | | |
| Net cash received | 965,884 58 | 70,829 54 | 14,284 80 | 21,343 30 | 23,349 12 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,095,691 34 |
| Cash received for interest on investments | 38,765 83 |
| Total income in Canada | $ 1,134,457 17 |

EXPENDITURE IN CANADA.

| Claims. | Fire. | Automobile. (A) | Automobile. (B) | Inland Transportation. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 29,310 53 | 750 40 | 408 72 | 250 00 |
| Less savings and salvage | 492 88 | | | |
| Less reinsurance | 8,674 28 | | | |
| Total deduction | 9,167 16 | | | |
| Net payment for said claims | 20,143 37 | | | |
| Paid for claims occurring during the year | 560,469 71 | 44,766 46 | 6,604 27 | 10,960 05 |
| Less savings and salvage | 9,035 01 | 692 79 | 235 37 | 135 87 |
| Less reinsurance | 108,269 31 | | | |
| Total deduction | 117,304 32 | | | |
| Net payment for said claims | 443,165 39 | 44,073 67 | 6,368 90 | 10,824 18 |
| Total net payment for claims | 463,308 76 | 44,824 07 | 6,777 62 | 11,074 18 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 525,984 63 |
| Commission and brokerage, Fire, $243,136.79; Other, $37,655.12 | 280,791 91 |
| Taxes, Fire, $28,061.31; Other, $1,613.16 | 29,674 47 |
| *Travelling expenses—Officials, $10,533.52; agents, $1,821.63 | 12,355 15 |
| †Miscellaneous expenditure, viz.:—Advertising, $904.42; furniture and fixtures, $242.81; maps and plans, $1,015.41; postage, telegrams, telephones and express, $4,331.69; printing and stationery, $5,943.39; rents, $6,000; underwriters' boards, associations, etc., $14,784.48; sundries, $7,974.69 | 41,196 89 |
| Total expenditure in Canada | $ 890,003 05 |

*(Of which, $12,355.15 belongs to Fire business. †(Of which, $39,712.47 belongs to Fire business).

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | | Class of Business. | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Explosion | Inland Transportation. |
| | Amount | Premiums | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 114,023,618 | 1,066,635 57 | 44,975 97 | 4,373 75 | 105,709 83 | 2,243 19 |
| Taken in 1920, New / Renewed | 176,551,405 | 1,374,717 90 | 84,856 58 | 16,565 56 | 28,979 93 | 29,180 62 |
| Totals | 290,575,023 | 2,441,353 47 | 129,832 55 | 20,939 31 | 134,689 76 | 31,423 81 |
| Less ceased | 145,368,245 | 1,127,932 41 | 67,574 72 | 8,933 35 | 115,400 12 | 10,248 13 |
| Gross in force at end of 1920 | 145,206,778 | 1,313,421 06 | 62,257 83 | 12,005 96 | 19,289 64 | 21,175 68 |
| Less reinsured | 13,621,713 | 165,011 63 | | | | |
| Net in force at end of 1920 | 131,585,065 | 1,148,409 43 | 62,257 83 | 12,005 96 | 19,289 64 | 21,175 68 |

SCHEDULE B.

Bonds and debs. on deposit with Receiver General, viz.:

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c | $ 20,000 00 | $ 20,000 00 |
| Dominion of Canada bonds, 1921, 5 p.c | 50,000 00 | 49,500 00 |
| Dominion of Canada War Loan, 1925, 5 p.c | 100,000 00 | 99,000 00 |
| Dominion of Canada bonds, 1926, 5 p.c | 50,000 00 | 49,500 00 |
| Dominion of Canada War Loan, 1931, 5 p.c | 10,000 00 | 9,900 00 |
| Dominion of Canada, War Loan, 1929, 5½ p.c | 100,000 00 | 91,000 00 |
| Dominion of Canada, Victory Loan, 1933, 5½ p.c | 110,000 00 | 110,000 00 |
| Province of Alberta, 1924, 4½ p.c | 55,000 00 | 52,250 00 |
| Province of Nova Scotia, 1922, 3 p.c | 10,000 00 | 9,000 00 |
| *Cities—* | | |
| Montreal, 1939, 3½ p.c | 45,000 00 | 35,550 00 |
| Montreal, 1925, 4 p.c | 28,000 00 | 26,040 00 |
| Montreal, 1926, 4 p.c | 83,000 00 | 77,190 00 |
| Montreal, 1944, 4 p.c | 27,000 00 | 22,950 00 |
| Ottawa, 1928, 3½ p.c | 30,000 00 | 26,100 00 |
| Toronto, 1945, 3½ p.c | 4,866 67 | 3,796 00 |
| Toronto, 1948, 4 p.c | 20,000 00 | 17,000 00 |
| Winnipeg, 1938, 4 p.c | 30,000 00 | 25,500 00 |
| *School—* | | |
| Winnipeg, S.D., 1941, 4 p.c | 12,000 00 | 9,960 00 |
| *Railway—* | | |
| Canadian Northern Railway 1st Mtge Cons. (gtd. by prov. of Manitoba), 1930, 4 p.c | 65,213 33 | 56,083 46 |
| Total on deposit with Receiver General | $ 850,080 00 | $ 790,319 46 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 779,477 20 |
| Mortgage loans on real estate, first liens | 159,224 25 |
| Bills receivable | 107,011 80 |
| Book value of bonds | 32,895,868 73 |
| Cash in trust companies and in banks | 4,357,192 21 |
| Agents' balances | 5,005,603 41 |
| Due from authorized companies on losses paid | 391,612 83 |
| Total ledger assets | $43,695,990 43 |

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 386,667 78 |
| Gross assets | $44,082,658 21 |
| Deduct assets not admitted | 2,188,329 18 |
| Total admitted assets | $41,894,329 03 |

LIABILITIES.

| | |
|---|---|
| Amount reclaimable on perpetual Fire policies | $ 723,977 68 |
| Net amount of unpaid claims | 6,077,619 91 |
| Total unearned premiums | 17,312,549 40 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 19,911 50 |
| Federal, state and other taxes due and accrued (estimated) | 1,035,000 00 |
| Contingent commissions or other charges due or accrued | 135,000 00 |
| Total liabilities, except capital stock | $25,304,058 49 |
| Capital stock paid up in cash | 5,000,000 00 |
| Conflagration Reserve Fund | 1,000,000 00 |
| Contingent Reserve Fund | 3,590,270 54 |
| Surplus over all liabilities | 7,000,000 00 |
| Total liabilities | $41,894,329 03 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $29,271,489 97 |
| Interest, dividends and rents | 1,568,179 23 |
| Gross profit on sale of bonds | 25,813 72 |
| Agents balances previously charged off | 5,144 10 |
| All other sources | 50,098 07 |
| Total income | $30,920,725 09 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $13,332,915 29 |
| Expenses of adjustment and settlement of claims | 239,418 05 |
| Commissions or brokerage | 5,440,360 46 |
| Field supervisory expenses | 603,208 78 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,779,072 18 |
| Rents | 144,605 44 |
| Fire department, fire patrol and salvage corps assessments, fees ,taxes and expenses | 725,531 92 |
| Inspections and surveys, including underwriters' boards and ratiff associations | 408,405 86 |
| Taxes on real estate, $7,644.42; other expenses, $27,868.40 | 35,512 82 |
| Agents' balances charged off | 70,590 89 |
| Gross loss on sale or maturity of ledger assets | 6,206 86 |
| Gross decrease, by adjustment, in book value of bonds | 16,028 81 |
| Federal taxes | 771,983 55 |
| Paid stockholders for dividends | 920,000 00 |
| Deposit premiums returned on perpetual risks | 51,662 13 |
| All other disbursements | 753,885 65 |
| Total disbursements | $25,299,388 69 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Written or renewed during the year | $ 3,594,841,502 00 |
| Premiums thereon | 32,003,627 18 |
| Terminated during the year | 2,653,249,214 00 |
| Premiums thereon | 23,683,429 08 |
| Net in force at December 31, 1920 | 3,200,036,980 00 |
| Premiums thereon | 29,667,632 63 |

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, GUSTAVUS REMAK, JR.—Secretary, J. J. P. RODGERS—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, REED, SHAW AND MCNAUGHT—Head Office in Canada, 85 Bay Street, Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*) | $ | 192,395 66 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Toronto | | 34,840 58 |
| Interest accrued | | 3,165 20 |
| Agents' balances and premiums uncollected: fire, $31,454.87; tornado, −$200.61 | | 31,254 26 |
| Total assets in Canada | $ | 261,655 70 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ | 27,944 19 |
| Reserve of unearned premiums: Fire, $116,677.64; Tornado, $1,486.51; total, $118,164.15; carried out at 80 per cent | | 94,531 32 |
| Taxes due and accrued | | 7,975 00 |
| Total liabilities in Canada | $ | 130,450 51 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Tornado. | |
| | $ cts. | $ cts. | |
| Gross cash received | 251,070 49 | 2,031 18 | |
| Less reinsurance | 5,145 86 | 245 00 | |
| Less return premiums | 43,306 06 | 565 14 | |
| Total deduction | 48,451 92 | 810 14 | |
| Net cash received | 202,618 57 | 1,221 04 | |
| Net cash received for premiums for all classes of business | | | $ 203,839 61 |
| Cash received for interest on investments | | | 9,488 86 |
| Total income in Canada | | | $ 213,328 47 |

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Tornado. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 6,852 22 | |
| Less savings and salvage | 246 41 | |
| Less reinsurance | 16 60 | |
| Total deduction | 263 01 | |
| Net payment for said claims | 6,589 21 | |
| Paid for claims occurring during the year | 70,513 69 | 70 48 |
| Less savings and salvage | 1,757 64 | |
| Net payment for said claims | 68,756 05 | |
| Total net payment for claims | 75,345 26 | 70 48 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 75,415 74 |
| Commission and brokerage: fire, $54,773.98; other, $272.17 | 55,046 15 |
| Taxes | 24,924 09 |
| Salaries, fees and travelling expenses:—Salaries: chief agency, $900; general and special agents, $200; other, $9,667.36; travelling expenses: agents, $500; other, $367.23 | 11,634 59 |
| Miscellaneous expenditure, viz.:—Furniture and fixtures, $115.84; inspections and surveys, $587.20; maps and plans, $552.70; postage, telegrams, telephones and express, $1,274.03; printing and stationery, $1,904.33; rents, $612.38; underwriters' boards, associations, etc., $2,669.02; loss expense, $1,469.28; sundry, $78.17; bond (chief agents), $75 | 9,337 95 |
| Total expenditure in Canada | $ 176,358 52 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Tornado. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 18,181,505 | 209,641 42 | 2,838 46 |
| Taken in 1920, new | 28,097,646 | 253,014 15 | 1,799 79 |
| Totals | 46,279,151 | 462,655 57 | 4,638 25 |
| Less ceased | 25,055,749 | 227,575 48 | 1,835 45 |
| Gross in force at end of 1920 | 21,223,402 | 235,080 09 | 2,802 80 |
| Less reinsured | 448,175 | 6,118 32 | 273 75 |
| Net in force at end of 1920 | 20,775,227 | 228,961 77 | 2,529 05 |

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| *Governments*— | Par value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 10,000 00 | $ 9,900,00 |
| " " " 1923, 5½ p.c. | 10,000 00 | 10,000 00 |
| " " " 1924, 5½ p.c. | 20,000 00 | 20,000 00 |
| " " " 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Ontario, 1941, 4 p.c. | 5,000 00 | 4,350 00 |
| *Cities*— | | |
| Edmonton, 1943, 4½ p.c. | 2,000 00 | 1,660 00 |
| Edmonton, 1944, 4½ p.c. | 3,000 00 | 2,460 00 |
| Fort William, 1938, 4½ p.c. | 5,000 00 | 4,350 00 |
| Ottawa, 1932, 4 p.c. | 10,000 00 | 9,000 00 |
| Portage la Prairie, 1927, 5 p.c. | 2,000 00 | 1,860 00 |
| Port Arthur, 1941, 4½ p.c. | 9,733 33 | 8,273 33 |
| Toronto, 1948, 4 p.c. | 19,733 33 | 16,773 33 |
| Vancouver (Hospital), 1944, 4 p.c. | 10,000 00 | 7,800 00 |
| Victoria, 1922, 4 p.c. | 33,580 00 | 31,229 00 |
| Victoria, 1961, 4 p.c. | 9,733 33 | 7,300 00 |
| Winnipeg, 1924, 4 p.c. | 8,000 00 | 7,440 00 |
| Total on deposit with Receiver General | $ 207,779 99 | $ 192,395 66 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 182,244 30 |
| Mortgage Loans on Real Estate | 100,000 00 |
| Book value of stocks and bonds owned by the company | 4,149,102 54 |
| Cash on hand, and in banks | 287,084 39 |
| Agents' balances | 592,884 40 |
| Deposits reclaimable on perpetual policies | 1,541 25 |
| Total ledger assets | $ 5,312,856 88 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 39,756 28 |
| Market value of real estate over book value | 27,755 70 |
| Reinsurance due on losses paid | 23,043 16 |
| Gross assets | $ 5,403,412 02 |
| Deduct assets not admitted | 377,180 04 |
| Total admitted assets | $ 5,026,231 98 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 470,215 01 |
| Total unearned premiums | 2,513,384 02 |
| Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received | 421,746 52 |
| Dividends declared and unpaid to stockholders | 2,337 08 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 2,917 94 |
| Federal, state and other taxes due or accrued (estimated) | 50,000 00 |
| Contingent commissions or other charges due or accrued | 7,500 00 |
| Total liabilities, excluding capital stock | $ 3,468,100 57 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus beyond liabilities, including capital stock | 558,131 41 |
| Total liabilities | $ 5,026,231 98 |

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 2,889,194 32 |
| Deposit premiums written on perpetual risks | 7,810 27 |
| Interest and dividends | 196,596 87 |
| Rents | 36,814 81 |
| From agents' balances previously charged off | 4,152 67 |
| Borrowed money | 35,000 00 |
| Gross profit on sale or maturity of stocks and bonds | 11,467 37 |
| All other income | 500 00 |
| Total income | $ 3,181,536 31 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,433,997 56 |
| Expenses of adjustment and settlement of claims | 44,944 02 |
| Commission or brokerage | 734,849 56 |
| Total field supervisory expenses | 65,261 77 |
| Salaries, fees, and all other charges of officers, directors, trustees and home office employees | 144,690 21 |
| Rent | 15,000 00 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes ,and expenses | 21,191 17 |
| Inspections and surveys, including underwriters' boards and tariff associations | 45,965 67 |
| State taxes on premiums, Insurance Department licenses and fees | 76,774 21 |
| Federal taxes | 32,994 05 |
| Real estate taxes and expenses | 30,006 09 |
| Agents' balances charged off | 59 50 |
| Deposit premiums returned on perpetual risks | 38,382 10 |
| Gross loss on sale or maturity of real estate, bonds and stocks | 61,263 85 |
| Borrowed money repaid | 35,000 00 |
| Interest on borrowed money | 420 00 |
| Paid stockholders for dividends | 59,757 04 |
| All other disbursements | 43,033 35 |
| Total disbursements | $ 2,883,590 15 |

RISKS AND PREMIUMS.

FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $486,434,639 00 |
| Premiums thereon | 4,998,317 65 |
| Amount terminated during the year | 389,043,804 00 |
| Premiums thereon | 4,151,250 19 |
| Net amount in force at December 31, 1920 | 447,610,909 00 |
| Premiums thereon | 4,510,675 18 |

## KINGS MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, S. C. PARKER—Vice-President, J. W. HUTCHINSON—Manager and Secretary, J. N CHUTE—Principal Office, Berwick, N.S.

(Incorporated 1904 by Chap. 46 of the Act of 1903-4 of the Province of Nova Scotia. Dominion license issued Jan. 1, 1919.)

### ASSETS.

| | | |
|---|---|---|
| Loans secured by mortgages first liens | | $ 9,100 00 |
| Book value of bonds and debentures owned (*For details see, Schedule B*) | | 25,285 59 |
| Cash in Royal Bank of Canada, Berwick, N.S. | | 10,272 55 |
| Total ledger assets | | $ 44,658 14 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 767 40 |
| Bills receivable held by the company | | 50 00 |
| Furniture and fixtures | | 619 22 |
| Balance premium notes | | 75,294 77 |
| Gross assets | | $ 121,389 53 |
| Deduct assets not admitted | | 75,294 77 |
| Net assets | | 46,094 76 |

### LIABILITIES.

| | | |
|---|---|---|
| Reserve of unearned premiums, $24,280.61; carried out at 80 per cent | | $ 19,424 49 |
| Salaries, etc. | | 39 25 |
| Total liabilities | | $ 19,463 74 |
| Excess of assets over liabilities | | $ 26,631 02 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 20,308 46 | |
| Deduct return premiums | 778 21 | |
| Net cash received for premiums (Including $1,471.56 membership fees) | | $ 21,001 81 |
| Received for interest on investments | | 1,662 59 |
| Extra premiums, $89.92, other income, $20.80 | | 110 72 |
| Total income | | $ 22,775 12 |

### EXPENDITURE.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 4,231 80 |
| Paid for salaries; Head office branches and inspectors, $3,582; directors' fees, $271; auditors fees, $88.70, travelling expenses, $21.20; sundries, $23 | 3,985 90 |
| Miscellaneous expenditure, viz.: Inspection of losses, $122.80; rents, $145.59; postage, telegrams, telephones and express and printing and stationery, $131.06; legal expenses, $10; furniture, fixtures, etc. $399.22; sundries, $131.06 | 1,111 60 |
| Total expenditure | $ 9,329 30 |

KINGS MUTUAL—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assest at Dec. 31, 1919 | $ 31,212 32 |
| Amount of cash income | 22,775 12 |
| Total | $ 53,987 44 |
| Amount of expenditure | 9,329 30 |
| Balance net ledger assets, at Dec. 31, 1920 | $ 44,658 14 |

RISKS AND PREMIUMS..

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 4,070,994 | $ 37,457 57 |
| Policies taken during 1920 | 1,793,825 | 18,145 75 |
| Total | $ 5,864,819 | $ 55,603 32 |
| Deduct terminated | 1,086,619 | 9,017 89 |
| Gross and net in force at end of 1920 | $ 4,778,200 | $ 46,585 43 |

SCHEDULE B.

| Bonds and debentures on deposit with Receiver General:— | Par value. | Book and market value. |
|---|---|---|
| Dom. of Canada, War Savings Certs., 1921, p.c. | $ 2,000 00 | $ 1,870 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 3,000 00 | 3,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 1,000 00 | 1,000 00 |
| City of Glace Bay, 1922-23, 4 p.c. | 2,000 00 | 1,879 02 |
| City of Sydney, 1944, 5 p.c. | 2,000 00 | 1,845 14 |
| City of Sydney, 1947, 5 p.c. | 1,000 00 | 908 49 |
| Total on deposit with Receiver General | $ 11,000 00 | $ 10,592 65 |
| *Held by Company*— | | |
| Dominion of Canada Victory Loan, 1923, 5½ p.c. | 1,000 00 | 1,008 00 |
| " " " 1934, 5½ p.c. | 5,000 00 | 5,000 00 |
| Dom. of Canada War Savings Certs., 1921 | 2,000 00 | 1,900 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 50 00 | 50 00 |
| Province of Nova Scotia, 1926, 5 p.c. | 1,000 00 | 990 00 |
| City of Halifax, 1930, 6 p.c. | 3,000 00 | 2,944 80 |
| Town of Middleton, 1937, 5 p.c. | 2,000 00 | 1,915 14 |
| Town of Glace Bay, 1921, 4 p.c. | 1,000 00 | 975 00 |
| Total par, book and market values | $ 26,050 00 | $ 25,285 59 |

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, CHARLES G. HAMILTON—Actuary and Secretary, JAS. STIRLING—Principal Office, London, Eng.—Chief Agent in Canada, COLIN E. SWORD—Head Office in Canada, Montreal.

(Incorporated, 1806. Commenced business in Canada, April, 1899).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $10,375,000 00 |
| Amount subscribed | 7,875,000 00 |
| Amount paid in cash | 825,000 00 |
| Debenture stock | 1,154,760 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 435,839 41 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate (*For details, see Schedule A*) | | 200,148 08 |
| Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens | | 8,931,990 32 |
| Market value of bonds and debentures held by Company (*For details, see Schedule C.*) | | 492,025 00 |
| Cash at head office in Canada | | 3,824 48 |
| Cash in banks, viz.:— | | |
| Dominion Bank, Montreal | $ 39,128 51 | |
| Union Bank, Montreal | 47,924 71 | |
| Royal Bank of Canada, Montreal | 2,112 00 | |
| Dominion Bank, Winnipeg | 369,401 80 | |
| Dominion Bank, Toronto | 36,161 08 | |
| Merchants Bank, Vancouver | 11,375 64 | |
| Total | $ 506,103 74 | |
| Less overdraft, Bank of Toronto, Toronto | 3,409 88 | |
| Net cash in banks | | 502,693 86 |
| Interest due, $82, 979; accrued $395,630.20 | | 478,609 20 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,025.90 on business prior to Oct. 1, 1920) | $ 39,089 05 | |
| Accident ($1,173.90 on business prior to Oct. 1, 1920) | 4,486 78 | |
| Automobile (A) ($141.71 on business prior to Oct. 1, 1920) | 1,505 38 | |
| Automobile (B) ($1,273.06 business prior to Oct. 1, 1920) | 3,226 95 | |
| Burglary ($272.84 on business prior to Oct. 1, 1920) | 2,232 87 | |
| Liability ($70,012.42 on business prior to Oct. 1, 1920) | 77,347 09 | |
| Plate Glass ($251.76 on business prior to Oct. 1, 1920) | 2,146 15 | |
| Sickness ($772.53 on business prior to Oct. 1, 1920) | 2,823 35 | |
| Total | | 132,857 62 |
| Office furniture and plans | | 12,025 46 |
| Deposit with Manitoba Workmen's Compensation | | 5,000 00 |
| Total assets in Canada | | $11,195,013 43 |

THE LAW UNION AND ROCK—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($4,927.60 accrued prior to 1920) | $ 15,183 37 | |
| " of fire claims, resisted, in suit | 4,500 00 | |
| " of fire claims, resisted, not in suit | 4,003 00 | |
| " accident claims, unadjusted | 2,888 78 | |
| " automobile (A) claims, unadjusted | 2,441 00 | |
| " automobile (B) claims, unadjusted | 6,011 00 | |
| " automobile (B) claims, resistcd, in suit | 16,125 00 | |
| " burglary claims, unadjusted | 1,100 00 | |
| " liability claims unadjusted ($11,390 accrued prior to 1920) | 28,166 28 | |
| " liability claims, resisted in suit | 2,000 00 | |
| " plate glass claims, unadjusted | 604 00 | |
| " sickness claims, unadjusted | 1,951 50 | |
| Total net amount of unsettled claims | | $ 84,973 98 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 265,273 05 | |
| Accident | 8,128 13 | |
| Automobile (A) | 3,466 95 | |
| Automobile (B) | 14,139 95 | |
| Burglary | 7,649 38 | |
| Liability | 17,114 86 | |
| Plate Glass | 5,032 65 | |
| Sickness | 4,581 10 | |
| Total $325,386.07; carried out at 80 per cent | | 260,308 86 |
| Salaries, rent, adverating agency and other expenses due and accrued | | 318 09 |
| Reinsurance premiums, $28,150.21; return premiums, $106.62 | | 28,256 83 |
| Taxes, due and accrued | | 8,400 00 |
| Total liabilities in Canada | | $ 382,257 71 |

INCOME IN CANADA.

| Premiums | Fire. | Accident. | Auto-mobile. (A) | Auto-mobile. (B) |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 417,256 50 | 39,919 96 | 8,466 83 | 51,850 04 |
| Deduct reinsurances | 23,771 06 | 2,208 27 | 268 95 | 1,706 90 |
| Deduct return premiums | 53,882 18 | 11,110 23 | 2,041 97 | 21,208 61 |
| Total deduction | 77,653 24 | 13,318 50 | 2,310 92 | 22,915 51 |
| Net cash received for premiums | 339,603 26 | 26,601 46 | 6,155 91 | 28,934 53 |

| Premiums | Burglary | Liability. | Plate Glass. | Sickness. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 20,114 09 | 94,838 06 | 13,655 52 | 17,072 13 |
| Deduct reinsurances | 2,889 97 | 31,368 94 | | 1,254 81 |
| Deduct return premiums | 3,276 84 | 18,781 72 | 3,151 31 | 7,129 10 |
| Total deduction | 6,166 81 | 50,150 66 | | 8,383 91 |
| Net cash received for premiums | 13,947 28 | 44,687 40 | 10,504 21 | 8,688 22 |

| | | |
|---|---|---|
| Total net cash received for premiums for all classes of business | | $ 479,122 27 |
| Received for interest and dividends on bonds | | 601,357 80 |
| Received for rents | | 6,272 21 |
| Emdorsement fees | | 1 00 |
| Total income in Canada | | $ 1,086,753 28 |

THE LAW UNION AND ROCK—*Continued.*

EXPENDITURE IN CANADA.

| Claims | Fire. | Accident. | Automobile. (A) | Automobile. (B) |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 4,927 60 | 12,485 72 | | 7,054 10 |
| Less reinsurances | | 4,568 65 | | |
| Net paid for said claims | | 7,917 07 | | |
| Paid for claims occurring during the year | 119,395 72 | 13,572 82 | 3,815 21 | 12,397 64 |
| Deduct savings and salvage | 902 94 | | 7 30 | |
| Less reinsurances | 5,654 22 | 81 42 | | 255 82 |
| Total deduction | 6,557 16 | | | |
| Net paid for said claims | 112,838 56 | 13,491 40 | | 12,141 82 |
| Total net paid for said claims | 117,766 16 | 21,408 47 | 3,807 91 | 19,195 92 |

| Claims | Burglary. | Liability. | Plate Glass. | Sickness. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 613 75 | 15,956 85 | | 3,897 07 |
| Less reinsurances | 78 00 | 36 25 | | 1,420 73 |
| Net paid for said claims | 535 75 | 15,920 60 | | 2,476 34 |
| Paid for claims occurring during the year | 5,769 14 | 13,941 47 | 6,042 23 | 14,057 69 |
| Less reinsurances | | 9,264 77 | 161 26 | 443 90 |
| Net paid for said claims | | 4,676 70 | | 13,613 79 |
| Total net paid for said claims | 6,304 89 | 20,597 30 | 5,880 97 | 16,090 13 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 211,051 75 |
| Commission and brokerage, fire, $72,073.31; other, $38,902.40 | 110,975 71 |
| Commission on profits, fire | 879 00 |
| Taxes, fire, $11,699.31; other, $3,471.19 | 15,170 50 |
| *Salaries, fees and travelling expenses:—Head Office, $43,263.29; other, $350; fees, auditors, $480; travelling expenses:—Officials, $1,831.36; agents, $175 | 46,109 65 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,065.43; furniture and fixtures, $1,741.61; legal expenses, $17; maps and plans, $1,664.72; postage, telegrams, express, printing and stationery, $13,298.07; rents and light, $2,899.74; underwriters' boards, associations, etc., $3,348.82; sundries, $15,189.08; exchange, $264.27 | 39,488 74 |
| Total expenditure in Canada | $ 423,675 35 |

*($31,778.28 belongs to Fire business).
†($27,225.93 belongs to Fire business).

THE LAW UNION AND ROCK—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile. (A) | Automobile. (B) | Accident |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts |
| Gross in force at end of 1919 | 45,252,990 | 465,320 79 | ..... | 23,631 55 | 21,735 80 |
| Taken in 1920, new and renewed | 44,581,203 | 426,400 74 | 8,249 00 | 53,505 60 | 39,366 93 |
| Totals | 89,834,193 | 891,721 53 | ..... | 77,137 15 | 61,102 73 |
| Less ceased | 39,810,585 | 359,905 27 | 1,161 73 | 46,933 58 | 42,606 59 |
| Gross in force at end of 1920 | 50,023,608 | 531,816 26 | 7,087 27 | 30,203 57 | 18,496 14 |
| Less reinsured | 3,794,044 | 24,343 13 | 153 38 | 1,923 67 | 2,239 86 |
| Net in force at end of 1920 | 46,229,564 | 507,473 13 | 6,933 89 | 28,279 90 | 16,256 28 |

| Risks and Premiums. | Burglary | Liability | Plate Glass | Sickness |
|---|---|---|---|---|
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 4,996 98 | 30,408 38 | 8,591 23 | 10,097 51 |
| Taken in 1920—new | 18,331 74 | 83,702 14 | 15,007 13 | 4,606 58 |
| Taken in 1920—renewed | 3,102 01 | | 359 81 | 13,902 93 |
| Totals | 26,430 73 | 114,110 52 | 23,958 17 | 28,607 02 |
| Less ceased | 8,270 26 | 50,240 52 | 12,326 22 | 18,274 96 |
| Gross in force at end of 1920 | 18,160 47 | 63,870 00 | 11,631 95 | 10,332 06 |
| Less reinsured | 2,861 71 | 29,640 28 | 105 23 | 1,169 86 |
| Net in force at end of 1920 | 15,298 76 | 34,229 72 | 11,526 72 | 9,162 20 |

SCHEDULE A.

Value of real estate owned, viz.:—

| | Actual cost. | Book value. |
|---|---|---|
| Lots 1 and 2, Bl. 28, New Westminster, B.C. | $ 193,430 00 | $ 193,430 00 |
| Saskatchewan rural properties | 6,718 08 | 6,718 08 |
| Totals | $ 200,148 08 | $ 200,148 08 |

SCHEDULE B.

Bonds and debentures—

*On deposit with the Receiver General*—viz:—

| *Governments*— | Par value | Market value. |
|---|---|---|
| Canada bonds, 1920-1925, 4½ p.c. | $ 36,500 00 | $ 35,405 00 |
| Prov. of Manitoba, 1923, 5 p.c. | 24,333 34 | 24,090 00 |
| Prov. of Quebec, 1937, 3 p.c. | 87,600 00 | 63,948 00 |
| British War Loan, 1929-1947, 5 p.c. | 188,348 03 | 176,253 75 |
| *Cities*— | | |
| Toronto, 1929, 3½ p.c. | 24,333 33 | 21,170 00 |
| Victoria, 1936, 5 p.c. | 30,000 00 | 28,200 00 |
| *Railways*— | | |
| C.N.R. 1st Mtge. deb. stock (gtd. by dom.of Can.),1958, 3½ p.c. | 38,933 33 | 28,032 00 |
| C.N. Alberta Ry. Co. 1st mtge. deb. stock (gtd. by Dom. of Can.), 1960, 3½ p.c. | 82,733 33 | 58,740 66 |
| Total on deposit with Receiver General | $ 512,781 36 | $ 435,839 41 |

SCHEDULE C.

| Bonds and debentures held by Company, viz.— | | |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 47,500 00 | $ 47,025 00 |
| Dominion of Canada War Loan, 1937, 5 p.c. | 45,000 00 | 45,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 400,000 00 | 400,000 00 |
| Totals held by Company | $ 492,500 00 | $ 492,025 00 |

THE LAW UNION AND ROCK.—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

## FIRE ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Fire Insurance Fund at the beginning of the year— | | |
| Premium reserve for unexpired risks..... £ 147,261 0 0 | | |
| General Fire Reserve..... 200,000 0 0 | | |
| | 347,261 0 0 | |
| Premiums received less reinsurance..... | 504,115 9 11 | |
| Interest, dividends and rents, less income tax..... | 14,237 15 0 | |
| | £865,614 4 11 | |
| Claims outstanding (less reinsurance)..... | | 185,451 4 5 |
| Commission..... | | 70,013 11 8 |
| Expenses of management..... | | 128,395 9 0 |
| Carried to profit and loss account..... | | 80,106 19 10 |
| Fire Insurance Fund at the end of the year— | | |
| Reserve for unexpired risks, being 40 per cent of the premium income for the year ..... £201,647 0 0 | | |
| General Fire Reserve..... 200,000 0 0 | | |
| | | 401,647 0 0 |
| | | £865,614 4 11 |

## PROFIT AND LOSS ACCOUNT

| | £ s. d. | £ s. d. |
|---|---|---|
| Balance at the beginning of the year..... | £349,424 14 2 | |
| Interest, Dividends and Rents not carried to other Accounts, less Income Tax..... | 45,049 18 6 | |
| | 80,106 19 10 | |
| Brought from Fire Account..... | 19,707 15 1 | |
| Brought from Accident and General Account..... | 2,973 16 10 | |
| Brought from Fixed Term Assurance Account..... | 1 17 6 | |
| Transfer Fees..... | | |
| | £ 497,265 1 11 | |
| Dividends to Shareholders for the year ended 31st December1920, less income Tax ..... £63,000 0 6 | | |
| Interest on Debenture Stock, less Income tax... 7,202 0 3 | | |
| | | £ 70,202 0 9 |
| Expenses not charged to other Accounts ..... | | 4,000 0 0 |
| Income Tax and Corporation Profits Tax..... | | 41,269 18 0 |
| Carried to Investment Reserve..... | | 30,000 0 0 |
| Balance at the end of the year..... | | 351,793 3 2 |
| | | £ 497,265 1 11 |

## The Law Union and Rock—*Concluded.*

### BALANCE SHEET.

#### Liabilities.

| | | | |
|---|---|---|---|
| Capital:— | | | |
| Subscribed | £ 1,575,000 | | |
| (150,000 £10 Shares 12s. paid, and 75,000 £1 shares fully paid.) | | | |
| Paid up | £ 165,000 | 0 | 0 |
| Debenture Stock | 230,952 | 0 | 0 |
| Life Assurance Fund | 8,661,504 | 5 | 0 |
| Fire Insurance Fund | 401,647 | 0 | 0 |
| Profit and Loss Account | 351,793 | 3 | 2 |
| Fixed Term Assurance Fund | 252,994 | 14 | 0 |
| Accident and General Insurance Fund | 112,750 | 0 | 0 |
| Staff Pension Fund | 57,000 | 0 | 0 |
| Investment Reserve—Proprietors' Fund | 38,575 | 16 | 3 |
| | £10,272,216 | 18 | 5 |
| Claims intimated but not yet paid:— | | | |
| Life Assurance | £ 189,662 15 2 | | |
| Fire Insurance | 9,567 6 0 | | |
| Fixed Term Assurance | 1,500 0 0 | | |
| Annuities due and unpaid | 1,595 3 4 | | |
| Balances due to other Fire Offices | 291,621 5 4 | | |
| Outstanding Life Reassurance Premiums | 4,631 14 3 | | |
| Outstanding Accident Reinsurance Premiums | 4,388 18 5 | | |
| Outstanding expenses | 2,442 9 10 | | |
| Auditor's Fees | 630 0 0 | | |
| Reserve for Income Tax and Corporation Profits Tax | 75,975 0 0 | | |
| Proprietors' Dividends outstanding | 1,141 0 4 | | |
| Interest accrued on Debenture Stock | 769 17 0 | | |
| | 583,925 | 9 | 8 |
| Totals | £10,856,142 | 8 | 1 |

#### Assets.

| | | | |
|---|---|---|---|
| Mortgages on Property within the United Kingdom | £ 514,524 | 2 | 4 |
| Mortgages on Property out of the United Kingdom | 2,155,482 | 6 | 8 |
| Loans on Parochial and other Public Rates | 157,557 | 8 | 6 |
| Loans on Life Interests | 99,197 | 1 | 3 |
| Loans on Reversions | 40,996 | 1 | 11 |
| Loans on the Company's Policies within their Surrender Values | 362,144 | 7 | 1 |
| Deposits with the High Court | 15,979 | 8 | 8 |
| British Government Securities | 3,964,995 | 16 | 2 |
| Municipal and County Securities (United Kingsdom) | 64,845 | 7 | 10 |
| Indian and Colonial Government Securities | 405,158 | 15 | 11 |
| Indian and Colonial Provincial Securities | 28,465 | 1 | 4 |
| Indian and Colonial Municipal Securities | 113,533 | 5 | 9 |
| Foreign Government Securities | 284,091 | 8 | 5 |
| Foreign Provincial Securities | 3,399 | 18 | 3 |
| Foreign and Municipal Securities | 168,465 | 17 | 8 |
| Railway and other Debentures and Debenture Stocks—Home and Foreign | 556,766 | 11 | 1 |
| Railway and other Preference and Guaranteed Stocks | 211,759 | 2 | 9 |
| Railway and other Ordinary Stocks | 176,405 | 11 | 11 |
| Rent charges | 4,438 | 18 | 6 |
| Freehold Ground Rents | 32,118 | 15 | 0 |
| Leasehold Ground Rents | 14,693 | 5 | 9 |
| House Property | 507,447 | 12 | 3 |
| Life Interests | 29,015 | 3 | 9 |
| Reversions | 30,591 | 11 | 10 |
| Agent's Balances—Fire | 140,520 | 0 | 10 |
| " Life | 66,189 | 14 | 9 |
| " Accident, etc | 34,936 | 5 | 4 |
| Outstanding Premiums—Fire | 4,252 | 10 | 3 |
| Life | 11,401 | 18 | 4 |
| Accident, etc | 974 | 3 | 0 |
| Outstanding Interest, Dividends and Rents, less Income Tax | 21,237 | 13 | 4 |
| Interest accrued but not payable, less Income tax | 147,446 | 12 | 7 |
| Bills receivable | 4,250 | 0 | 0 |
| Cash:— | | | |
| On Deposit | 361,751 | 14 | 4 |
| In hand and on Current Accounts | 121,108 | 14 | 9 |
| Totals | £10,856,142 | 8 | 1 |

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, A. K. BARNES—General Manager and Secretary, HUGH LEWIS—Principal Office, Liverpool, Eng.—Chief Agent in Canada, J. GARDNER THOMPSON—Head Office in Canada, Montreal.

(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 3,000,000 | =$14,600,000 00 |
| Amount subscribed | 2,655,250 | 12,922,216 66 |
| Amount paid thereon in cash | 531,050 | 2,584,443 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 1,602,703 77 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company, viz.:— | | |
| The Company's building, 343 Dorchester St., West Montreal | | 200,000 00 |
| Loans secured by bond or mortgage on real estate, second liens | | 786,500 00 |
| Bond held by Company:— | | |
| Montreal Board of Trade, 1922, 5 p.c. par value, $1,000; carried out at market value | | 920 00 |
| Cash at head office in Canada | | 40,283 78 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 137,362 36 | |
| Bank of Montreal, Winnipeg | 9,667 56 | |
| Bank of Montreal, St. John, N.B. | 2,465 90 | |
| Total cash in banks | | 149,495 82 |
| Loans on life policies | | 1,455 75 |
| Interest due $157.50; accrued $29,019.29 | | 29,176 79 |
| Reinsurance losses due | | 233 50 |
| Agents' balances and premiums uncollected | | 182,759 22 |
| Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated) | | 5,000 00 |
| All other non-ledger assets | | 98 61 |
| Total assets in Canada | | $ 2,998,627 24 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted and unpaid | $ 116,138 27 |
| Reserve of unearned premiums, $1,280,516.54; carried out at 80 per cent | 1,024,413 23 |
| Liabilities under the life department | 79,088 47 |
| Salaries, rent and taxes due and accrued | 30,982 14 |
| Total liabilities in Canada | $ 1,250,622 11 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $2,005,308 80 | |
| Deduct reinsurances, $15,242.74; return premiums, $343,104.86 | 358,347 60 | |
| Net cash received for premiums | | $ 1,646,961 20 |
| Received for interest on investments | | 116,359 55 |
| Received for rents | | 440 80 |
| Total income in Canada | | $ 1,763,761 55 |

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 107,149 26 | |
| Deduct savings and salvage, $5,511.72; reinsurances, —$1,007.92 | 4,503 80 | |
| Net amount paid for said claims | $ 102,645 46 | |
| Amount paid for claims occurring during the year | $ 752,416 70 | |
| Deduct savings and salvage, $9,393.44; reinsurances, $110,609.04 | 120,002 48 | |
| Net amount paid for said claims | $ 632,414 22 | |
| Total net amount paid for claims | | $ 735,059 68 |
| Commission or brokerage | | 326,222 35 |
| Salaries of head office officials, $113,506.14: fees; directors, $1,961.21: auditors, $1,480 | | 116,747 35 |
| Taxes | | 43,599 67 |
| Miscellaneous expenditure, viz.: Advertising, $2,581.43; rents and light, $13,128.13; inspections and surveys, $15,463.50; printing and stationery, $13,046.80; postage, telegrams, telephones and express, $3,812.50; maps and plans, $2,146.03;underwriters' boards and tariff associations, etc., $19,519.72; legal expenses, $88.50; furniture and fixtures, $3,002; general expenses, $6,075.39 fire department, etc., $275.91; exchange, $990.14 | | 80,130 05 |
| Total expenditure in Canada | | $ 1,301,759 10 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| RISKS AND PREMIUMS | Class of Business. Fire. Amount | Premiums |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 216,217,035 | 2,325,329 26 |
| Taken in 1920, new and renewed | 189,568,900 | 2,026,149 71 |
| Totals | 405,785,935 | 4,351,478 97 |
| Less ceased | 189,975,415 | 1,856,858 42 |
| Gross in force at end of 1920 | 215,810,520 | 2,494,620 55 |
| Less reinsured | 2,406,324 | 18,925 02 |
| Net in force at end of 1920 | 213,404,196 | 2,475,695 53 |

SCHEDULE B.

| | Par value. | Market value. |
|---|---|---|
| Bonds and debs. owned, viz.:— | | |
| *On deposit with Receiver General—* | | |
| *Governments—* | | |
| Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c. | $ 48,666 67 | $ 38,933 33 |
| Dom. of Canada stock, 1930/1950, 3½ p.c. | 570,616 67 | 439,374 84 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 85,500 00 | 85,500 00 |
| Province of Ontario stock, 1947, 4 p.c. | 48,666 67 | 41,366 67 |
| Province of Quebec, 1934, 4 p.c. | 94,900 00 | 83,512 00 |
| British Funding Loan, 1960/1990, 4 p.c. | 435,566 65 | 343,427 10 |
| *Cities—* | | |
| Edmonton, 1923, 5 p.c. | 4,866 67 | 4,672 00 |
| Edmonton, 1933, 5 p.c. | 24,333 33 | 22,386 66 |
| Edmonton, 1953, 5 p.c. | 19,466 67 | 17,130 33 |
| Montreal, 1925, 4 p.c. | 500 00 | 465 00 |
| Montreal stock, 1927, 4 p.c. | 1,500 00 | 1,380 00 |
| Ottawa, 1927, 4 p.c. | 14,600 00 | 13,432 00 |
| Ottawa, 1937, 4 p.c. | 16,546 67 | 14,561 03 |
| Ottawa, 1938, 4 p.c. | 4,866 67 | 4,282 66 |
| Ottawa, 1940, 4 p.c. | 12,653 33 | 11,008 40 |
| Toronto, 1935, 5 p.c. | 14,000 00 | 13,542 20 |
| Toronto, 1937, 5 p.c. | 11,000 00 | 10,613 90 |
| Toronto, 1938, 5 p.c. | 12,000 00 | 11,565 60 |
| Toronto, 1940, 5 p.c. | 13,000 00 | 12,503 40 |
| Toronto, 1944, 4 p.c. | 146,000 00 | 125,560 00 |
| Toronto, 1948, 4 p.c. | 48,666 67 | 41,366 66 |
| Winnipeg, 1931, 4 p.c. | 46,500 00 | 40,920 00 |
| *Railways—* | | |
| Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c. | 146,000 00 | 112,420 00 |
| C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 48,666 67 | 41,853 33 |
| C.N.R., Ontario division (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 24,333 33 | 20,926 66 |
| *Miscellaneous—* | | |
| Huron and Eric Mortgage Corporation, 1923, 5½ p.c. | 50,000 00 | 50,000 00 |
| Total on deposit with Receiver General | $1,943,416 68 | $1,602,703 77 |

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DEC. 31, 1920.

FIRE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at beginning of the year— | | | Losses by fire after deduction of reinsurances | | 2,467,175 19 4 |
| Reserve of unexpired risks being 40 per cent of year's income | 1,824,867 10 7 | | Expenses of management | | 940,439 8 11 |
| Additional reserve | 1,300,000 0 0 | | Commission | | 769,716 11 10 |
| | | 3,124,867 10 7 | Other payments, viz:— | | |
| Premiums received after deduction of reinsurances | | 5,022,270 9 11 | Contributions to fire brigade at home and abroad | 7,279 17 10 | |
| | | | State taxes (foreign) | 327,322 7 2 | |
| | | | | | 334,602 5 0 |
| | | | Carried to profit and loss | | 326,295 11 5 |
| | | | Amount of Fire Insurance Fund at the end of the year, as in balance sheet— | | |
| | | | Reserve for unexpired risks being 40 per cent of the premium income of the year | £ 2,008,908 4 0 | |
| | | | Additional reserve | 1,300,000 0 0 | |
| | | | | | 3,308,908 4 0 |
| | £8,147,138 0 6 | | | | £8,147,138 0 6 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance of last year's account | 581,958 2 7 | Dividends to Shareholders— | |
| Interest (less income tax) not carried to other accounts | 378,924 19 1 | Balance of dividend for 1919, paid 22nd May, 1920 | 157,987 7 6 |
| Exchange | 35,255 1 2 | Interim dividend for the year 1920, paid 22nd November | 157,987 7 6 |
| Transferred from:— | | Interest at 4 per cent perpetual Debenture stock | 22,562 8 0 |
| Fire account | 326,295 11 5 | Interest at 4 per cent "Thames and Mersey" debenture stock | 12,619 10 8 |
| Members' life profits account | 19,914 7 6 | Income tax and provision for excess profits duty | 200,000 0 0 |
| Marine account | 63,076 0 1 | Carried to Personal accident account | 13,000 0 0 |
| Employers' liability account | 26,895 13 2 | Carried to staff pension fund | 25,000 0 0 |
| Miscellaneous insurance account | 15,950 1 7 | Investment fluctuation fund | 646,387 15 8 |
| | | Carried to next year's account | 212,725 7 3 |
| | £1,448,269 16 7 | | £1,448,269 16 7 |

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

BALANCE SHEET.

| LIABILITIES. | £ s. d. | £ s. d. |
|---|---|---|
| Members' capital, 600,000 shares of £5 each, of which 531,050 are issued, and £1 per share paid up | 531,050 0 0 | |
| Four per cent perpetual debenture stock | 805,800 0 0 | |
| Four per cent "Thames and Mersey" debentures | 450,695 10 0 | |
| | | 1,787,545 10 0 |
| Life Assurance Funds— | | |
| Liverpool and London and Globe £ | 4,660,880 15 11 | |
| Globe | 18,815 2 1 | |
| | | 4,679,695 18 0 |
| *Annuity Funds*— | | |
| Liverpool and London and Globe | | 524,269 3 1 |
| Leasehold and redemption fund | | 24,947 12 7 |
| General reserve fund | | 1,000,000 0 0 |
| Fire reserve funds | | 3,308,908 4 0 |
| Personal accident reserve fund | | 145,481 12 11 |
| Marine reserve fund | | 625,060 3 11 |
| Employers' liability reserve fund | | 261,608 1 7 |
| Profit and Loss | | 212,725 7 3 |
| Members' life profits account | | 38,105 9 7 |
| Miscellaneous insurance reserve fund | | 2,167,782 6 5 |
| Other Funds, viz.:— | | |
| Four per cent perpetual debenture stock premium fund | | 268,600 0 0 |
| Permanent fire policy deposit fund | | 35,329 0 8 |
| Staff Pension fund | | 114,116 16 4 |
| Investment fluctuation fund | | 2,000,000 0 0 |
| Suspense account | | 250,951 19 10 |
| Transfer fees reserved | | 2,172 1 6 |
| Claims under Life Policies admitted but not paid— | | |
| Liverpool and London and Globe | | 65,474 8 11 |
| Outstanding fire losses | | 859,148 0 8 |
| Outstanding marine claims | | 129,110 18 9 |
| Other sums owing by the Company— | | |
| Dividends due and unpaid | | 8,402 10 8 |
| Amount owing to other Insurance companies | | 1,113,566 10 9 |
| Current accounts owing by company | | 818,750 19 3 |
| Bills payable | | 14,230 6 0 |

| ASSETS. | £ s. d. | £ s. d. |
|---|---|---|
| Mortgages on property within the United Kingdom | | 280,296 17 9 |
| Mortgages on property out of the United Kingdom | | 487,204 5 8 |
| Loans on the company's policies within their surrender values | | 147,935 10 10 |
| Loans on parochial and other public rates | | 74,324 7 4 |
| Loans on life interests and annuities | | 18,010 0 0 |
| Loans on reversions | | 4,764 0 0 |
| Loans on stocks and shares | | 6,812 13 2 |
| Investments at their book values— | | |
| Deposited with the High Court— | | |
| British Government securities £ | 16,283 17 0 | |
| Municipal and county securities, United Kingdom | 13,268 0 0 | |
| Indian and Colonial Government securities | 875 0 0 | |
| Railway and other debentures and debenture stock | 1,750 0 0 | |
| Railway preference stocks | 5,000 0 0 | |
| | | 37,176 17 0 |
| British Government securities | | 2,965,976 6 10 |
| Municipal and County securities, United Kingdom | | 89,659 1 9 |
| Indian and Colonial Government securities | | 637,120 7 5 |
| Indian and Colonial Municipal securities | | 190,264 2 7 |
| Indian and Colonial Provincial securities | | 79,036 4 2 |
| Foreign Government securities | | 2,159,015 16 8 |
| Foreign Municipal securities | | 411,029 14 1 |
| Foreign Provincial securities | | 328,964 1 1 |
| Stocks and shares of other companies £ | 6,388 18 4 | |
| Bonds of other companies | 27,220 13 0 | |
| | | 33,609 11 4 |
| Railway and other debentures and debenture stocks | | 3,646,022 15 8 |
| Railway and other preference and guaranteed stocks | | 2,304,323 11 2 |
| Railway and other ordinary stocks | | 37,537 13 3 |
| House property, including offices partly occupied by the company | | 1,327,312 14 3 |
| Freehold ground rents | | 30,108 4 11 |
| Leasehold ground rents | | 1,371 8 2 |
| Life interest and annuities £ | 164,311 16 7 | |
| Reversions | 16,056 19 5 | |
| | | 180,368 16 0 |
| Rent charges | | 118,515 3 7 |

| | | | £ | s. | d. |
|---|---|---|---|---|---|
| Agents' balances (Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.) | £1,843,925 | 5 8 | | | |
| Outstanding premiums | 707,665 | 2 6 | | | |
| | | | 2,551,590 | 8 | 2 |
| Outstanding interest, dividends and rents | | | 11,553 | 9 | 8 |
| Outstanding interest, accrued but not due | | | 118,244 | 1 | 1 |
| Cash— | | | | | |
| On deposit | £ 767,327 | 19 7 | | | |
| In hand and on current account | 879,460 | 1 8 | | | |
| | | | 1,646,788 | 1 | 3 |
| Other assets— | | | | | |
| Amounts owing to the company | £ 25,169 | 1 11 | | | |
| Amounts owing by other insurance companies | 391,887 | 2 10 | | | |
| Bills receivable | 94,575 | 11 0 | | | |
| | | | 511,631 | 15 | 9 |
| House property, including offices partly occupied by the company | | | 18,815 | 2 | 1 |
| £20,455,383 | 2 8 | | £20,455,383 | 2 | 8 |

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Managing Director, J. GARDNER THOMPSON—Vice-President and Secretary, LEWIS LAING—Principal Office, Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000 000 00 |
| Amount subscribed | 500 000 00 |
| Amount paid thereon in cash | 175,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 1,054,536 98 |
| Cash at head office | | 6,498 09 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 106,133 44 | |
| Bank of Toronto, Winnipeg | 10,073 87 | |
| Bank of Montreal, St. John | 2,005 24 | |
| Total cash in banks | | 118,212 55 |
| Total ledger assets | | $ 1,179,247 62 |
| Deduct market value of bonds and debs. under book value | | 60,586 24 |
| | | $ 1,118,661 38 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 11,680 30 |
| Agents' balances and premiums uncollected | 45,107 42 |
| Amount due for reinsurance on losses paid | 8 59 |
| Total assets | $ 1,175,457 69 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of claims, adjusted and unpaid | $ 17,469 91 |
| Reserve of unearned premiums, fire, $252,707.96; explosion, $225.23; total, $252,933.19; carried out at 80 per cent. | 202,346 55 |
| Due and accrued for salaries and other expenses (estimated) | 30,467 31 |
| Reinsurance premiums, fire | 118,500 76 |
| Total liabilities | $ 368,784 53 |
| Surplus of assets over liabilities | $ 806,673 16 |
| Capital paid in cash | 175,000 00 |
| Surplus over all liabilities and paid up capital | $ 631,673 16 |

THE LIVERPOOL—MANITOBA—*Continued.*

INCOME.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Explosion. |
| | $ cts. | $ cts. |
| Gross cash received | 571,830 11 | 5,006 75 |
| Less reinsurance | 163,968 73 | 3,908 04 |
| Less return premiums | 94,012 30 | 545 58 |
| Total deduction | 257,981 03 | 4,453 62 |
| Net cash received | 313,849 08 | 553 13 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 314,402 21 |
| Cash received for interest on investments | | 49,297 34 |
| Total income in Canada | $ | 363,699 55 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 22,630 62 | |
| Deduct savings and salvage, $2,198.30; reinsurance, $7,911.16 | 10,109 46 | |
| Net amount paid for said claims | $ 12,521 16 | |
| Amount paid for claims occurring during the year | $ 166,757 16 | |
| Deduct savings and salvage, $522.73; reinsurances, $82,096.28 | 82,619 01 | |
| Net amount paid for said claims | $ 84,138 15 | |
| Total net amount paid for claims | $ | 96,659 31 |
| Dividends | | 34,565 62 |
| Paid or allowed for commission or brokerage | | 38,165 07 |
| Paid for salaries, head office officials, $34,649.11; fees: directors, $530.60; auditors, $820 | | 35,999 71 |
| Paid for taxes | | 10,223 57 |
| *Miscellaneous expenditure*, viz.:—Advertising, $1,022.68; fire departments, patrol and salvage corps assessments, etc., $66.62; furniture and fixtures, $503.17; inspections and surveys, $4,178.82; maps and plans, $2,051.85; general expense, $1,809.32; postage, telegrams, telephones and express, $1,359.15; printing and stationery, $4,531.00; rents and lights, $3,929.38; underwriters' boards, associations, etc., $6,744.05 | | 26,196 04 |
| Total expenditure | $ | 241,809 32 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 1,057,357 39 |
| Amount of cash income | 363,699 55 |
| Total | $ 1,421,056 94 |
| Amount of expenditure as above | 241,809 32 |
| Balance net ledger assets, December 31, 1920 | $ 1,179,247 62 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 195,694 28 |
| Amount of commission thereon | 60,035 98 |
| Amount of losses recovered from said companies | 89,823 10 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $103,810.89 carried out at 80 per cent | 83,048 71 |
| Amount of losses due and recoverable from such companies | 22,304 33 |
| Amount of reinsurance premiums payable to such companies | 118,488 30 |

THE LIVERPOOL—MANITOBA—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS

| Risks and Premiums. | Class of Business | | |
|---|---|---|---|
| | Fire | | Explosion. |
| | Amount | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 54,446,500 | 620,416 93 | 5,006 75 |
| Taken in 1920, new | 49,908,233 | 573,553 29 | |
| Totals | 104,354 733 | 1,193,970 22 | |
| Less ceased | 48,679,359 | 510,235 89 | 941 19 |
| Gross in force at end of 1920 | 55,675,374 | 683,734 33 | 4,065 56 |
| Less reinsured | 17,872,130 | 201,919 34 | 3,657 33 |
| Net in force at end of 1920 | 37,803,244 | 481,814 99 | 408.23 |

SCHEDULE B.

| Bonds and debentures owned by the Company, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| Province of Manitoba, 1937, 4 p.c. | $ 21,000 00 | $ 21,125 95 | $ 17,850 00 |
| Montreal Commercial High School (g'teed by Prov. of Quebec), 1949, 4 p.c. | 35,000 00 | 34,913 15 | 28,700 00 |
| Maisonneuve, R.C. school, 1953, 5½ p.c. | 25,000 00 | 25,000 00 | 23,750 00 |
| Total on deposit with Receiver General | $ 81,000 00 | $ 81,039 11 | $ 70,300 00 |
| *Held by the Company—* | | | |
| *Governments—* | | | |
| Dom. of Canada, 1930/1950, 3½ p.c. | 4,866 66 | 4,741 50 | 3,747 33 |
| Dom. of Canada, 1929, 5½ p.c. | 15,000 00 | 14,930 21 | 14,930 21 |
| Dom. of Canada Victory Loan, 1931, 5½ p.c. | 90,000 00 | 88 500 00 | 90,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 140,000 00 | 139,632 50 | 140,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Province of Alberta, 1923, 4½ p.c. | 25,000 00 | 24,157 89 | 24,000 00 |
| Province of Nova Scotia, 1922, 3 p.c. | 15,000 00 | 14,151 07 | 13,500 00 |
| Province of Quebec, 1937, 3 p.c. | 10,000 00 | 7,372 39 | 7,300 00 |
| Province of Quebec, 1950, 6 p.c. | 30,000 00 | 30,000 00 | 30,000 00 |
| *Cities—* | | | |
| Toronto, 1955, 4½ p.c. | 90,000 00 | 82,800 00 | 82,800 00 |
| Victoria, 1921, 4 p.c. | 29,200 00 | 27,702 46 | 27,448 00 |
| *Town—* | | | |
| Outremont, 1938, 4 p.c. | 50,000 00 | 50,547 08 | 42,500 00 |
| *Schools—* | | | |
| Montreal P., 1935, 4 p.c. | 32,000 00 | 32,000 00 | 27,840 00 |
| Notre Dame de Grace Dist., 1951, 5 p.c. | 15,000 00 | 15,516 54 | 13,500 00 |
| Rosemount R.C., 1951, 5½ p.c. | 13,000 00 | 14,079 53 | 14,079 53 |
| Westmount (St. Leo) R.C., 1951, 5 p.c. | 15,000 00 | 15,601 20 | 13,200 00 |
| *Railways—* | | | |
| Grand Trunk perp. cons. deb. stock, 4 p.c. | 111,933 33 | 100,487 88 | 80,592 00 |
| Quebec, Montmorency and Charlevoix Ry., 1st mtge., 1953, 5 p.c. | 25,000 00 | 25,021 61 | 22,000 00 |
| Winnipeg Electric, 1st ref. mtge. S. F. 1935, 5 p.c. | 10,000 00 | 10,392 00 | 9,500 00 |
| *Miscellaneous—* | | | |
| Can. Perm. Mtge. Corp., 1923, 4½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Can. Perm. Mtge. Corp., 1922, 5 p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| London and Western Trust Co., Ltd., 1921, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Montreal Light, Heat and Power, Lachine, S.F., 1933, 5 p.c. | 79,000 00 | 79,609 40 | 75,050 00 |
| Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c. | 31,633 33 | 30,699 07 | 27,204 67 |
| New Brunswick Cold Storage Co. (g'teed by Prov. of New Brunswick), 1947, 4 p.c. | 9,000 00 | 8,886 30 | 7,290 00 |
| Ontario Loan and Debenture Co., 1922, 5 p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c. | 25,000 00 | 25,453 74 | 24,500 00 |
| Toronto Harbour Com., 1953, 4½ p.c. | 30,000 00 | 25,816 50 | 27,600 00 |
| Total par, book and market values | $1,081,633 32 | $1,054,536 98 | $993,950 74 |

## THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Governor, COLIN F. CAMPBELL—Manager, JAMES CLUNES—Principal Office, No. 7, Royal Exchange, London, E.C., England—Joint Managers in Canada—W. KENNEDY AND W. B. COLLEY—Head Office in Canada, Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 9,733,333 33 |
| Amount subscribed | 4,363,210 00 |
| Amount paid thereon in cash | 3,741,375 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Stock, 1938, 3 p.c. | $ 121,666 67 | $ 90,033 33 | |
| Dom. of Canada Stock, 1940/1960, 4 p.c. | 48,666 67 | 40,880 00 | |
| Prov. of Alberta, 1943, 4½ p.c. | 42,826 67 | 37,687 46 | |
| Prov. of Manitoba, 1950, 4 p.c. | 42,583 33 | 34,492 49 | |
| British Govt. War Loan, 1929/1947, 5 p.c. | 121,666 67 | 102,200 00 | |
| *City—* | | | |
| Montreal Stock, 1921, 4 p.c. | 167,000 00 | 160,320 00 | |
| *Railways—* | | | |
| Can. Northern Ry. 1st mtge. deb. stock (g'teed by Prov. of Alberta), 1939, 4 p.c. | 12,166 67 | 9,611 66 | |
| Can. Northern Ry. Co. 1st mtge. deb. stock (g'teed by Prov. of Sask.), 1939, 4 p.c. | 12,166 67 | 9,611 66 | |
| Can. Nor. Ry., 1st mtge (g'teed by prov. of Man.), 1930, 4 p.c. | 24,333 33 | 20,926 66 | |
| Can. Nor. Ry. Land Mtge., 1923, 5 p.c. | 27,740 00 | 21,914 60 | |
| *Miscellaneous—* | | | |
| Can. Perm. Mtge. Corp., 1924, 5½ p.c. | 24,333 33 | 24,333 33 | |
| Total on deposit with Receiver General | $ 645,150 01 | $ 552,011 19 | |
| Carried out at market value | | | $ 552,011 19 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 8,102 28 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Montreal | $ 54,826 69 | |
| Canadian Bank of Commerce, B.C. | 37,363 40 | |
| Total cash in banks | | 92,190 09 |
| Agents' balances and premiums uncollected— | | |
| Fire ($4,976.86 on business prior to Oct. 1, 1920) | $ 73,622 26 | |
| Automobile (A) | 900 92 | |
| Automobile (B) | 753 30 | |
| Inland Transportation | 4,141 18 | |
| Total | | 79,417 66 |
| Office furniture and plans | | 5,000 00 |
| Total assets in Canada | | $ 736,721 22 |

THE LONDON ASSURANCE—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, adjusted and unpaid | $ 48,179 00 | |
| Automobile (B), adjusted and unpaid | 1,000 00 | |
| Total net amount of unsettled claims | | $ 49,179 00 |
| Reserve of unearned premiums:— | | |
| Fire | $ 449,714 77 | |
| Automobile (A) | 4,211 17 | |
| Automobile (B) | 1,804 79 | |
| Inland Transportation | 12 66 | |
| Total, $455,743.39; carried out at 80 p.c. | | 364,594 71 |
| Taxes due and accrued | | 14,551 00 |
| Accrued profit commission | | 7,603 06 |
| Reinsurance premiums | | 478 20 |
| Total liabilities in Canada | | $ 436,405 97 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A.) | Automobile (B.) | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts | $ cts | |
| Gross cash received | 722,776 33 | 9,615 76 | 5,743 83 | 5,519 45 | |
| Less reinsurance | 10,606 51 | | | | |
| Less return premiums | 90,837 19 | 956 51 | 409 92 | | |
| Total deduction | 101,443 70 | | | | |
| Net cash received | 621,332 63 | 8,659 25 | 5,333 91 | 5,519 45 | |
| Net cash received for premiums for all classes of business | | | | | $ 640,845 24 |
| Cash received for interest on investments | | | | | 26,419 16 |
| Total income in Canada | | | | | $ 667,264 40 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years. | 23,979 55 | | | |
| Paid for claims occurring during the year | 198,292 13 | 2,073 95 | 888 53 | |
| Less reinsurance | 4,794 59 | | | |
| Net payment for said claims | 193,497 54 | | | |
| Total net payment for claims | 217,477 09 | 2,073 95 | 888 83 | |
| Total net payments for claims for all classes of business | | | | $ 220,439 87 |
| Commission on profits, fire | | | | 7,188 51 |
| Commission and brokerage | | | | 123,812 39 |
| Taxes, fire | | | | 17,833 64 |
| Salaries, fees and travelling expenses: Salaries: head office, $38,757.29; general and special agents, $7,585.85; fees, auditors, $300; travelling expenses: officials, $10,250.36 | | | | 56,893 50 |
| Miscellaneous expenditure, viz.:—Advertising, $1,294; office expenses, $4,157.94; maps and plans, $1,475.68; postage, telegrams, telephones and express, $4,423.09; printing and stationery, $7,713.45; rents, $4,053.50; underwriters' boards, associations, etc., $7,814.82. | | | | 30,932 48 |
| Total expenditure in Canada | | | | $ 457,100 39 |

THE LONDON ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Inland Trans't'n. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 64,132,464 | 683,910 45 | 589 36 | 252 57 | |
| Taken in 1920, new and renewed | 71,109,766 | 722,563 36 | 9,912 63 | 4,248 25 | 9,660 63 |
| Totals | 135,242,230 | 1,406,493 81 | 10,501 99 | 4,500 82 | 9,660 63 |
| Less ceased | 56,012,715 | 535,337 13 | 2,079 65 | 891 25 | |
| Gross in force at end of 1920 | 79,229,515 | 871,156 68 | 8,422 34 | 3,609 57 | 12 66 |
| Less reinsured | 1,778,335 | 11,668 69 | | | |
| Net in force at end of 1920 | 77,441,180 | 859,487 99 | 8,422 34 | 3,609 57 | 12 66 |

THE LONDON ASSURANCE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

## FIRE DEPARTMENT.

The premium income for the year, after deduction of reinsurances and returns, amounted to £1,603,063 11s. 0d. and the losses inclusive of all claims to the 31st December, 1920, to £739,420 5s. 6d.

The Balance at the credit of the fund, after transferring £155,383 19s. 4d. to Profit and Loss amounted on the 31st December, 1920, to £1,300,000.

## PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1920, after setting aside £100,000 for Income Tax payable in 1921 and for Excess Profits Tax, and £12,238 16s. 4d. for expenses not charged to other accounts, and applying £9,698 9s. 3d. in payment of Foreign Taxes, was £201,335 11s. 5d., out of which the directors now recommend a dividend of 28 per cent, being 7s. per share, payable as follows: 3s. 6d. on the 2nd of May, and 3s. 6d. on the 1st November, free of Income Tax.

## FIRE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at Dec. 31, 1919— | | | Losses after deduction of reassurances and salvages | | 739,420 5 6 |
| Reserve for unexpired risks | 545,681 3 7 | | Contributions to Fire Brigades | £ 2,356 12 6 | |
| Additional reserve | 654,318 16 5 | | Colonial and foreign taxes | 41,472 4 1 | |
| | | 1,200,000 0 0 | Expenses | 404,857 17 9 | |
| | | | | | 448,686 14 4 |
| Premiums after deduction of reassurances, and returns | | 1,603,063 11 0 | Commission | | 213,449 16 7 |
| Interest and dividends | £ 67,945 18 10 | | Bad debts | | 305 8 11 |
| Less Income Tax | 13,763 5 2 | | Carried to Profit and Loss Account | | 155,383 19 4 |
| | | 54,182 13 8 | Amount of the fund at this date, as per Balance Sheet— | | |
| | | | Reserve for unexpired risks, being 40 per cent of premium income for the year | £ 641,225 8 5 | |
| | | | Additional reserve | 658,774 11 7 | |
| | | | | | 1,300,000 0 0 |
| | £2,857,246 4 8 | | | | £2,857,246 4 8 |

## PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of account at Dec. 31, 1919 | | 204,398 5 7 | Dividends to Ordinary Shareholders | 180,749 15 0 |
| Interest and dividends not carried to other Accounts | £ 117,029 5 8 | | Dividends to Preference Shareholders | 15,000 0 0 |
| Less Income Tax | 24,201 8 3 | | Provision for Income Tax and Excess Profits Tax payable in 1921 | 100,000 0 0 |
| | | 92,827 17 5 | Foreign Taxes | 9,698 9 3 |

| | | |
|---|---|---|
| Transferred from Life Account | | 15,000 0 0 |
| " Fire Account | | 155,383 19 4 |
| " Marine Account | | 47,838 5 3 |
| " Accident Account | | 3,357 19 5 |
| Transfer fees | | 216 5 0 |
| | £ | 519,022 12 0 |

| | | |
|---|---|---|
| Expenses not charged to other accounts | | 12,238 16 4 |
| Balance as per Balance Sheet | | 201,335 11 5 |
| | £ | 519,022 12 0 |

## BALANCE SHEET.

### Liabilities.

| | £ | s. | d. |
|---|---|---|---|
| Shareholders' capital, £2,000,000 of which is paid up | 873,275 | 0 | 0 |
| General Reserve Fund | 1,250,000 | 0 | 0 |
| Life Assurance Fund | 2,947,729 | 6 | 4 |
| Capital and Leasehold Redemption Fund | 25,597 | 5 | 2 |
| Accident Fund | 85,000 | 0 | 0 |
| Fire Fund | 1,300,000 | 0 | 0 |
| Marine Fund | 1,000,000 | 0 | 0 |
| Investments Depreciation and Contingencies Account | 80,000 | 0 | 0 |
| Profit and Loss | 201,335 | 11 | 5 |
| Outstanding life claims £ 13,907 0 2 | | | |
| " fire losses 250,322 14 5 | | | |
| " accident losses 25,708 2 5 | | | |
| " marine losses 38,051 17 5 | | | |
| " dividends to shareholders 8,919 14 8 | | | |
| Income Tax and Excess Profit Tax | 205,549 | 18 | 2 |
| Fire premiums due to other companies | 301,592 | 19 | 2 |
| Accident premiums due to other companies | 8,506 | 14 | 6 |
| Marine premiums due to other companies | 315,734 | 18 | 3 |
| Sundry Creditors and Credit Balances | 12,934 | 19 | 4 |
| Clerks Savings Fund | 4,028 | 3 | 9 |
| Interest paid in advance | 136 | 7 | 7 |
| Bills payable | 8,166 | 11 | 11 |
| | 1,223,560 | 1 | 9 |

### Assets.

| | £ | s. | d. |
|---|---|---|---|
| Mortgages on property within the United Kingdom £ 695,383 16 8 | | | |
| Loans on parochial and other public rates 29,392 7 10 | | | |
| Loans on life interests 75,620 11 5 | | | |
| Loans on reversions 65,634 4 0 | | | |
| | 866,030 | 19 | 11 |
| Loans on stocks and shares | 53,551 | 16 | 11 |
| Loans on life policies of the corporation within their surrender values | 122,539 | 3 | 5 |
| Investments, viz.:— | | | |
| Deposit with the High Court | 55,230 | 1 | 8 |
| British Government securities | 1,903,095 | 8 | 1 |
| Municipal and County securities, United Kingdom | 81,385 | 1 | 3 |
| Indian and Colonial Government securities | 234,026 | 16 | 0 |
| " Provincial securities | 32,234 | 0 | 0 |
| " Municipal securities | 130,475 | 0 | 0 |
| Foreign Government securities | 643,603 | 12 | 9 |
| " Provincial securities | 42,000 | 0 | 0 |
| " Municipal securities | 225,668 | 7 | 4 |
| Railway and other debentures and debenture stock, Home and Foreign | 1,201,113 | 3 | 4 |
| Railway and other preference and guaranteed stocks, Home and Foreign | 112,322 | 19 | 2 |
| Railway and other ordinary stocks | 840,536 | 11 | 4 |
| Freehold ground rents | 180,378 | 5 | 6 |
| Leasehold ground rents | 113,459 | 8 | 2 |
| Freehold premises | 315,399 | 15 | 1 |
| Leasehold premises | 29,871 | 1 | 2 |
| Life interests | 1,637 | 17 | 3 |
| Reversions | 8,430 | 4 | 9 |
| Balance remaining of the cost of acquiring business connection of an affiliated company | 200,000 | 0 | 0 |

THE LONDON ASSURANCE—*Concluded.*

BALANCE SHEET—*Concluded.*

| £ s. d. | | £ | s. d. | £ | s. d. |
|---|---|---|---|---|---|
| | Agents' Balances, viz.:— | | | | |
| | Life | £ 26,243 | 19 6 | | |
| | Fire | 433,143 | 16 11 | | |
| | Marine | 270,423 | 14 1 | | |
| | Accident | 24,648 | 12 0 | | |
| | Other accounts | 13,651 | 2 10 | | |
| | | | | 768,111 | 5 4 |
| | Sundry Debtors | | | 21,000 | 0 0 |
| | Marine reassurances recoverable | | | 154,089 | 18 3 |
| | Fire reassurances recoverable | | | 18,979 | 4 8 |
| | Life Annuities recoverable | | | 262 | 10 0 |
| | Outstanding premiums— | | | | |
| | Life | £ 12,678 | 13 9 | | |
| | Fire | 51,383 | 15 4 | | |
| | Marine | 236,718 | 1 8 | | |
| | Accident | 4,396 | 13 5 | | |
| | Capital redemption | 19 | 14 2 | | |
| | | | | 305,196 | 18 4 |
| | Outstanding interest | | | 8,671 | 19 9 |
| | Fire premiums due by other companies | | | 100,512 | 9 11 |
| | Accident premiums due by other companies | | | 4,908 | 3 10 |
| | Cash— | | | | |
| | On deposit | £ 139,740 | 0 0 | | |
| | On hand and on current accounts | 277,395 | 4 3 | | |
| | | | | 417,135 | 4 3 |
| | Bills receivable | | | 4,190 | 6 5 |
| | Policy stamps | | | 449 | 10 10 |
| £9,286,497 4 8 | | | | £9,286,497 | 4 8 |

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, HERBERT C. THISTLETON—Secretary, DAVID HERON, M.A., D.Sc.—Principal Office, 20-22 Lincoln's Inn Fields, London, Eng.—Manager in Canada, GEO. WEIR—Head Office in Canada, Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

### CAPITAL.

| | | | |
|---|---|---|---|
| Amount of joint stock authorized | £ 250,000 | $ 1,216,666 67 |
| Amount subscribed | 194,823 | 948,125 61 |
| Amount paid in cash | 119,823 | 583,130 61 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General, *(For details, see Schedule B)* | | $ 1,400,120 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | | 4,700 00 |
| Market value of bonds and debentures on deposit with New Brunswick Government. *(For details, see Schedule C)* | | 7,200 00 |
| Market value of bonds and debentures held by the Company. *(For details, see Schedule D.)* | | 418,565 27 |
| Cash at head office in Canada | | 33,835 75 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Toronto | $ 16,505 91 | |
| Canadian Bank of Commerce, Toronto | 22,305 09 | |
| Total cash in banks | | 38,811 00 |
| Cash on deposit with Province of Manitoba (Workmen's Compensation) | | 5,000 00 |
| Interest accrued | | 16,607 24 |
| Associated Companies, Manitoba | | 44,386 94 |
| Office furniture, $13,000; plans, $7,500 | | 20,500 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($23,273.26 on business prior to Oct. 1, 1920) | $ 126,311 15 | |
| Accident ($6,768.89 on business prior to Oct. 1, 1920) | 19,112 63 | |
| Automobile, (A) ($3,965.53 on business prior to Oct. 1, 1920) | 21,036 14 | |
| Automobile, (B) ($11,640.70 on business prior to Oct. 1, 1920) | 28,020 40 | |
| Liability ($10,843.09 on business prior to Oct. 1, 1920) | 29,750 17 | |
| Guarantee ($8,465.17 on business prior to Oct. 1, 1920) | 31,578 71 | |
| Sickness ($3,173.25 on business prior to Oct. 1, 1920) | 15,274 66 | |
| Total | | 271,083 86 |
| Agency adjustments | | 1,659 58 |
| Total assets in Canada | | $ 2,262,469 64 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, unadjusted ($6,750 accrued in previous years) | $ 104,233 50 | |
| Accident, unadjusted | 15,292 00 | |
| Automobile (A), unadjusted ($60 accrued in previous years) | 4,630 00 | |
| Automobile (B), unadjusted ($8,715 accrued in previous years) | 30,785 00 | |
| Liability, unadjusted ($109,210.76 accrued in previous years) | 137,672 51 | |
| Guarantee, unadjusted | $ 16,910 00 | |
| Guarantee, resisted, in suit | 25,000 00 | |
| Total guarantee claims unsettled ($31,900 accrued prior to 1920) | 41,910 00 | |
| Sickness, unadjusted ($300 accrued prior to 1920) | 15,135 00 | |
| Total net amount of unsettled claims | | $ 349,658 01 |

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Fire | $ 534,261 88 | |
| Accident | 53,012 96 | |
| Automobile (A) | 29,102 18 | |
| Automobile (B) | 78,285 05 | |
| Liability | 38,508 97 | |
| Guarantee | 72,006 99 | |
| Sickness | 28,437 29 | |
| Total, $833,615.32; carried out at 80 per cent | | $ 666,892 25 |
| Salaries, rent, etc., due and accrued | | 3,000 00 |
| Taxes due and accrued | | 23,623 60 |
| Reinsurance premiums due:— | | |
| Fire | $ 1,943 94 | |
| Automobile (A) | 4,632 76 | |
| Liability | 4,916 84 | |
| Guarantee | 1,287 40 | |
| Total | | 12,780 94 |
| Total liabilities in Canada | | $ 1,055,954 80 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A) | Automobile (B) |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,053,273 94 | 142,945 15 | 103,910 91 | 165,447 67 |
| Less reinsurance | 43,444 04 | 24,620 13 | 46,273 89 | 441 45 |
| Less return premiums | 149,835 26 | 2,456 41 | 12,624 92 | 15,829 39 |
| Total deduction | 193,279 30 | 27,076 54 | 58,898 81 | 16,270 84 |
| Net cash received | 859,994 64 | 115,868 61 | 45,012 10 | 149,176 83 |

| Premiums | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Hail. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 192,360 87 | 172,144 76 | 127,101 82 | 50,023 83 |
| Less reinsurance | 17,564 52 | 35,919 51 | ..... | 5,304 64 |
| Less return premiums | 4,865 38 | 8,857 35 | ..... | 1,415 25 |
| Total deduction | 22,429 90 | 44,776 86 | ..... | 6,719 89 |
| Net cash received | 169,930 97 | 127,367 90 | 127,101 82 | 43,303 94 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 1,637,756 81 |
| Cash received for interest on investments | | 26,322 65 |
| Total income in Canada | | $ 1,664,079 46 |

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Accident | Automobile (A) | Automobile (B) |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 96,495 52 | 17,957 78 | 7,420 51 | 21,655 53 |
| Less savings and salvage | 765 11 | 200 00 | 10 24 | 1,958 31 |
| Less reinsurance | 264 41 | 62 50 | 3,454 53 | |
| Total deduction | 1,029 52 | 262 50 | 3,464 77 | |
| Net payment for said claims | 95,466 00 | 17,695 28 | 3,955 74 | 19,697 22 |
| Paid for claims occurring during the year | 467,206 51 | 44,627 91 | 53,722 63 | 53,075 09 |
| Less savings and salvage | 1,975 47 | | 560 13 | 1,287 86 |
| Less reinsurance | 28,807 24 | 3,445 40 | 22,935 11 | |
| Total deduction | 30,782 71 | | 23,495 24 | |
| Net payment for said claims | 436,423 80 | 41,182 51 | 30,227 39 | 51,787 23 |
| Total net payment for claims | 531,889 80 | 58,877 79 | 34,183 13 | 71,484 45 |

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Hail. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 27,016 75 | 11,055 11 | | 5,895 01 |
| Less savings and salvage | 326 50 | 6,705 17 | | 12 79 |
| Less reinsurance | 2,243 82 | | | 382 14 |
| Total deduction | 2,570 32 | | | 394 93 |
| Net payment for said claims | 24,446 43 | 4,349 94 | | 5,500 08 |
| Paid for claims occurring during the year | 64,194 88 | 21,295 82 | 29,062 77 | 16,867 69 |
| Less savings and salvage | 2,001 43 | 1,105 37 | | 23 80 |
| Less reinsurance | 2,364 72 | | | 1,618 10 |
| Total deduction | 4,366 15 | | | 1,641 90 |
| Net payment for said claims | 59,828 73 | 20,190 45 | | 15,225 79 |
| Total net payment for claims | 84,275 16 | 24,540 39 | 29,062 77 | 20,725 87 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 855,039 36 |
| Dividends paid stockholders | |
| Commission and brokerage: fire, $207,663.02; other, $181,887.61 | 389,550 63 |
| Commission on profits | 3,862 71 |
| Taxes: fire, $17,417.68; other, $21,196.05 | 38,613 73 |
| *Salaries, fees and travelling expenses:—Salaries: head office, $124,429.74; fees: auditors, $900; travelling expenses:—Officials, $26,808.89 | 152,138 63 |
| †Miscellaneous expenditure, viz.:—Advertising, $4,725.79; furniture and fixtures, $7,406.44; Manitoba W. C. Board, $3,608.72; legal expenses, $409.25; maps and plans, $2,851.21; postage, telegrams, telephones and express, $6,300.42; printing and stationery, $28,104.83; rents, $11,910.85; underwriters' boards, associations, etc., $12,025.76; sundry expenses, $20,067.63; elevator inspections, $2,165.20 | 99,576 10 |
| Total expenditure in Canada | $ 1,538,781 16 |

* ($48,467.99 belongs to fire business.) † ($40,082.80 belongs to fire business.)

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 63,713,701 | 792,654 49 | 122,752 23 | 75,674 30 | 115,080 22 |
| Taken in 1920, New | 84,905,674 | 1,036,738 37 | 43,782 85 | 120,510 80 | 195,100 48 |
| Renewed | ..... | ..... | 122,898 15 | ..... | 24,256 04 |
| Totals | 148,619,375 | 1,829,392 86 | 289,433 23 | 196,185 10 | 334,436 74 |
| Less ceased | 68,453,914 | 795,775 07 | 150,206 56 | 95,162 43 | 175,371 89 |
| Gross in force at end of 1920 | 80,165,461 | 1,033,617 79 | 139,226 67 | 101,022 67 | 159,064 85 |
| Less reinsured | 3,899,369 | 41,430 56 | 33,200 76 | 42,818 30 | 2,494 74 |
| Net in force at end of 1920 | 76,266,092 | 992,187 23 | 106,025 91 | 58,204 37 | 156,570 11 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability | Guarantee | Hail | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 91,577 38 | 171,217 43 | ..... | 41,083 76 |
| Taken in 1920, New | 60,713 84 | 123,239 88 | 128,502 20 | 21,696 42 |
| Renewed | 27,979 47 | 86,811 48 | ..... | 46,881 07 |
| Totals | 180,270 69 | 381,268 79 | ..... | 109,661 25 |
| Less ceased | 86,451 58 | 206,212 52 | 128,502 20 | 52,786 67 |
| Gross in force at end of 1920 | 93,819 11 | 175,056 27 | ..... | 56,874 58 |
| Less reinsured | 10,040 56 | 35,545 16 | ..... | ..... |
| Net in force at end of 1920 | 83,778 55 | 139,511 11 | ..... | 56,874 58 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Canada War Loan, 1937, 5 p.c. | $ 27,000 00 | $ 27,000 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dom. of Canada Victory Loan, 1923 5½ p.c. | 50,000 00 | 50,000 00 |
| British Funding Loan, 1960-1990, 4 p.c. | 1,646,150 00 | 1,273,120 00 |
| Total on deposit with Receiver General | $1,773,150 00 | $1,400,120 00 |

SCHEDULE C.

Bonds and debentures on deposit with New Brunswick Government, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Prov. of New Brunswick, 1941, 3 p.c. | $ 9,500 00 | $ 6,840 00 |
| Prov. of New Brunswick, 1942, 3 p.c. | 500 00 | 360 00 |
| Total on deposit with New Brunswick Government | $ 10,000 00 | $ 7,200 00 |

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

SCHEDULE D.

| | | |
|---|---|---|
| Bonds and debentures held by the company, viz.:— | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 200,000 00 | $ 200,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dom. of Canada, 1933, 5½ p.c. | 1,000 00 | 1,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 100,000 00 | 100,000 00 |
| City of Calgary, 1933, 5 p.c. | 9,733 33 | 9,051 99 |
| City of Prince Albert, 1964, 1 to 6 p.c. | 76,692 57 | 38,346 28 |
| Grand Trunk Pacific Debentures (G'teed by Dom. of Can.), 1962, 4 p.c. | 24,300 00 | 19,197 00 |
| Can. Northern Railway (equipment note), 1923, 4½ p.c. | 1,000 00 | 970 00 |
| Total held by the company | $ 462,725 90 | $ 418,565 27 |

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

## GENERAL INSURANCE REVENUE ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Amount of General Insurance Fund at the beginning of the year:— | | |
| Reserve for unexpired risks | 1,127,382 12 11 | |
| Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments | 1,535,681 4 2 | 2,663,063 17 1 |
| Premiums:— | | |
| Accident | 179,452 10 6 | |
| Employers' liability (United Kingdom) | 134,674 17 10 | |
| Fire | 229,073 1 1 | |
| Other classes | 3,278,220 10 8 | 3,821,421 0 1 |
| Interest, dividends and rents | 109,053 17 5 | |
| Less income tax | 32,716 3 2 | 76,337 14 3 |
| | | £6,560,822 11 5 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Claims and expenses of settlement paid:— | | |
| Accident | 82,469 13 8 | |
| Employers' liability (United Kingdom) | 45,717 7 9 | |
| Fire | 76,655 10 1 | |
| Other classes | 1,498,983 2 9 | 1,703,825 14 3 |
| Commission | | 744,282 4 3 |
| Expenses of management | | 698,875 11 2 |
| Amount transferred to Profit and Loss Account | | 155,134 8 11 |
| Amount of General insurance Fund at the end of the year:— | | |
| Reserve for unexpired risks | 1,418,051 0 11 | |
| Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments | 1,840,653 11 11 | 3,258,704 12 10 |
| | | £6,560,822 11 5 |

## PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Balance of last year's account | | 39,795 19 6 |
| Interest, etc., not carried to other accounts | 30,566 17 6 | |
| *Less* income tax | 9,170 1 3 | 21,396 16 3 |
| Profit on exchange, etc. | | 59,264 14 6 |
| Amounts transferred from Revenue Accounts:— | | |
| Marine insurance | 20,000 0 0 | |
| General insurance | 155,134 8 11 | 175,134 8 11 |
| | | £295,591 19 2 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Dividends to shareholders:— | | |
| Balance dividend, 1919 | 29,870 11 6 | |
| Interim dividend, 1919 | 23,620 11 6 | 53,491 3 0 |
| Bad and doubtful debts | | 189 18 5 |
| Amount carried to investment reserve fund | | 60,000 0 0 |
| " " general reserve fund | | 100,000 0 0 |
| " " staff pension fund | | 10,000 0 0 |
| Payments in respect to U.S. taxes | | 21,554 7 9 |
| Expenses in connection with increased capital | | 1,348 8 9 |
| Balance carried to balance sheet | | 49,008 1 3 |
| | | £295,591 19 2 |

## BALANCE SHEET.

| Liabilities. | £ s. d. | £ s. d. | £ s. d. |
|---|---|---|---|
| Capital—250,000 Ordinary Shares of £1 each | 250,000 0 0 | | |
| 5,000 Preference Shares of £5 each | 25,000 0 0 | | |
| 100,000 Preference Shares of £1 each | 100,000 0 0 | | |
| | £ 375,000 0 0 | | |
| Capital Issued:— | | | |
| 125,000 Ordinary Shares of £1 each, fully paid | | 125,000 0 0 | |
| 5,000 5 per cent. Preference Shares of £5 each, fully paid | | 25,000 0 0 | |
| 44,823 5 per cent. Preference Shares of £1 each, fully paid | | 44,823 0 0 | |
| | | | 194,823 0 0 |
| Life Assurance Fund | | 56,479 19 8 | |
| Leasehold Redemption Fund | | 4,579 1 11 | |
| Marine Insurance Fund | | 1,036,101 0 9 | |
| General Insurance Fund | | 3,258,704 12 10 | |
| Reserve Fund | | 425,000 0 0 | |
| Investment Reserve Fund | | 200,000 0 0 | |
| Staff Pension Fund | | 10,000 0 0 | |
| Profit and Loss Account | | 49,008 1 3 | |
| | | | 5,039,872 16 5 |
| Claims admitted or intimated but not paid— | | | |
| Life Assurance | | 427 16 0 | |
| Marine Insurance | | 146,005 12 10 | |
| | | | 146,433 8 10 |
| Special Provision for United States Federal Taxes | | | 40,000 0 0 |
| Other sums owing by the Company— | | | |
| Unclaimed Dividends | | 999 7 3 | |
| Sundry Creditors | | 225,723 12 5 | |
| Amounts due to other Companies on Re-insurance Accounts | | 605,547 4 3 | |
| | | | 832,270 3 11 |
| | | | £6,253,399 9 2 |

| Assets. | £ s. d. | £ s. d. |
|---|---|---|
| Investments:— | | |
| British Government Securities | 1,482,613 2 10 | |
| Colonial Government Securities | 163,160 8 11 | |
| Colonial Provincial Securities | 1,645 0 0 | |
| Colonial Municipal Securities | 175,056 11 0 | |
| United States Government Loans | 750,655 10 3 | |
| Other Foreign Government Securities | 50,083 11 7 | |
| Foreign Provincial Securities | 5,000 0 0 | |
| Foreign Municipal Securities | 159,926 10 11 | |
| Railway and other Debentures and Debenture Stocks—Home and Foreign | 1,151,743 12 10 | |
| Railway and other Preference and Guaranteed Stocks | 4,493 0 0 | |
| Railway and other Ordinary Stocks | 169,374 18 1 | |
| Loans on Public Rates | 5,174 0 0 | |
| Mortgages on property within the United Kingdom | 23,375 15 3 | |
| Mortgages on property out of the United Kingdom | 4,465 0 0 | |
| Loans on the Company's Life Policies, within their surrender value | 48 0 0 | |
| | | 4,146,815 1 8 |
| Freehold and Leasehold Premises | | 67,088 11 0 |
| Interest accrued | | 57,587 12 8 |
| Branch and Agents' Balances, *less* Reserve for Commissions, etc. | | 822,461 16 2 |
| Premiums Outstanding | | 450 7 4 |
| Sundry Debtors | | 187,940 10 4 |
| Amounts due by other Companies on Re-insurance Accounts | | 664,523 18 1 |
| Cash in Banks and in hand | | 306,531 11 11 |
| | | £6,253,399 9 2 |

## THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, JOHN H. CLAYTON—General Manager and Secretary, ARTHUR E. WALL—Principal Office, London, Eng.—Chief Agent in Canada, ALFRED WRIGHT—Head Office in Canada, Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 3,610,000 | $17,568,666 43 |
| Amount subscribed | 3,587,150 | 17,457,463 09 |
| Amount paid thereon in cash | 717,430 | 3,491,492 62 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*) | | $ 1,010,709 49 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debentures held by Company (*For details, see Schedule C*) | | 177,873 33 |
| Cash at chief agency | | 12,335 19 |
| Cash in banks and trust co., viz.:— | | |
| Dominion Bank, Toronto | $ 83,396 45 | |
| Royal Bank, Winnipeg | 33,673 47 | |
| Bank of Montreal, Montreal | 16,976 22 | |
| Canadian Bank of Commerce, Winnipeg | 7,242 89 | |
| Merchants Bank of Canada, Vancouver | 41,992 29 | |
| Imperial Trust Co., Toronto | 43,783 77 | |
| Total cash in banks and trust co. | | 227,065 09 |
| Interest accrued | | 10,275 81 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($26,486.95 on business issued prior to Oct. 1, 1920) | $ 195,310 50 | |
| Automobile, (A) ($1,368.23 on business prior to Oct. 1, 1920) | 2,975 33 | |
| Automobile, (B) ($627.75 on business prior to Oct. 1, 1920) | 1,654 33 | |
| Total | | 199,940 16 |
| Total assets in Canada | | $ 1,638,199 07 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 29,487 83 | |
| Net amount of fire claims, resisted, not in suit ($11,340 accrued in 1918) | 16,340 00 | |
| Net amount of automobile (A) claims, unadjusted | 2,150 00 | |
| Net amount of automobile (B) claims, unadjusted | 885 00 | |
| Net amount of automobile (B) claims, resisted in suit | 9,200 00 | |
| Total net amount of unsettled claims | | $ 58,062 83 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 849,920 82 | |
| Automobile (A) | 13,279 56 | |
| Automobile (B) | 8,919 88 | |
| Total, $872,120.26; carried out at 80 per cent | | 697,696 20 |
| Taxes due and accrued | | 124,703 20 |
| Total liabilities in Canada | | $ 880,462 23 |

THE LONDON AND LANCASHIRE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Explosion. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,321,294 34 | 44,509 53 | 23,201 91 | 6,417 50 |
| Less reinsurance | 35,110 93 | 2,319 79 | 462 22 | |
| Less return premiums | 178,209 35 | 12,766 42 | 4,435 36 | 3,730 50 |
| Total deduction | 213,320 28 | 15,086 21 | 4,897 58 | |
| Net cash received | 1,107,974 06 | 29,423 32 | 18,304 33 | 2,687 00 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,158,388 71 |
| Cash received for interest on investments | 30,712 78 |
| Endorsement fees | 27 18 |
| Total income in Canada | $ 1,189,128 67 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 46,582 67 | 4,630 73 | 735 22 | |
| Less reinsurance | 25 00 | | | |
| Net payment for said claims | 46,557 67 | | | |
| Paid for claims occurring during the year | 528,456 49 | 13,351 13 | 6,538 34 | |
| Less reinsurance | 25,091 70 | 523 88 | 135 45 | |
| Net payment for said claims | 503,364 79 | 12,827 25 | 6,402 89 | |
| Total net payment for claims | 549,922 46 | 17,457 98 | 7,138 11 | |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 574,518 55 |
| Commission and brokerage: fire, $223,297.00; other, $10,048.82 | 233,345 82 |
| Taxes: fire, $33,648.96; other, $1,023.93 | 34,672 89 |
| Salaries, fees and travelling expenses:—Salaries: Head Office, $42,246.06; general and special agents, $35,952.67; travelling expenses: officials, $2,878.98; agents, $2,437.21 | 83,514 92 |
| Miscellaneous expenditure, viz.: advertising, $4,850.50; furniture and fixtures, $2,741.89; legal expenses, $128.50; maps and plans, $1,693.36; postage, telegrams, telephones and express, $3,540.37; printing and stationery, $13,471.75; rents, $8,292.79; underwriters' boards, associations, etc., $14,340.09; office expenses, $9,732.30; sundries, $1,205.56 | 59,997 11 |
| Total expenditure in Canada | $ 986,049 29 |

THE LONDON AND LANCASHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A.) | Automobile (B.) | Explosion. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 127,700,066 | 1,392,388 42 | 27,722 10 | 14,450 67 | |
| Taken in 1920, new and renewed | 135,880,497 | 1,392,341 53 | 44,494 06 | 23,193 35 | 6,417 50 |
| Totals | 263,580,563 | 2,784,729 95 | 72,216 16 | 37,644 02 | |
| Less ceased | 113,119,325 | 1,133,211 36 | 43,496 41 | 19,340 42 | 6,417 50 |
| Gross in force at end of 1920 | 150,461,238 | 1,651,518 59 | 28,719 75 | 18,303 60 | |
| Less reinsured | 6,791,035 | 38,756 13 | 2,160 63 | 463 83 | |
| Net in force at end of 1920 | 143,670,203 | 1,612,762 46 | 26,559 12 | 17,839 77 | |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dominion of Canada stock, 1938, 3 p.c. | $ 29,200 00 | $ 21,608 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 10,000 00 | 9,900 00 |
| Dominion of Canada War Loan, 1937, 5 p.c. | 15,000 00 | 15,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 102,000 00 | 102,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 100,000 00 | 100,000 00 |
| Province of Manitoba, 1947, 4 p.c. | 26,280 00 | 21,549 60 |
| Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c. | 49,333 33 | 45,386 66 |
| Province of Ontario stock, 1947, 4 p.c. | 29,200 00 | 24,820 00 |
| Province of Saskatchewan, 1924/1934, 5½ p.c. | 48,666 66 | 48,423 33 |
| British Government local loans, 1912, or later, 3 p.c. | 26,766 67 | 16,060 00 |
| Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c. | 34,066 67 | 19,758 65 |
| British National War Bonds, 1928, 5 p.c. | 70,566 67 | 67,213 99 |
| British Government War Loan, 1929/1947, 5 p.c. | 24,333 33 | 24,333 33 |
| *Cities—* | | |
| Calgary, 1932 and 1942, 4½ p.c. | 24,333 34 | 20,634 67 |
| Calgary, 1940, 4½ p.c. | 14,600 00 | 12,410 00 |
| Guelph, 1935, 4½ p.c. | 10,000 00 | 9,200 00 |
| Hull, 1936, 5½ p.c. | 20,000 00 | 20,000 00 |
| St. Catharines, 1941, 5½ p.c. | 324 38 | 10,840 60 |
| St. Catharines, 1942-1945, 5½ p.c. | 10,000 00 | |
| Toronto, 1929, 3½ p.c. | 24,333 33 | 21,170 00 |
| Toronto, 1944, 3½ p.c. | 24,333 33 | 18,980 00 |
| Toronto, 1921, 4 p.c. | 4,866 67 | 4,720 67 |
| Toronto, 1948, 4½ p.c. | 24,333 33 | 22,630 00 |
| Toronto, 1944, 5 p.c. | 2,000 00 | 2,000 00 |
| Vancouver, 1948, 4 p.c. | 4,866 67 | 3,698 67 |
| Winnipeg, 1940, 4 p.c. | 14,600 00 | 12,264 00 |
| *Towns—* | | |
| Estevan, 1924, 5 p.c. | 1,225 86 | 1,127 79 |
| Estevan, 1926, 5 p.c. | 1,621 82 | 1,492 07 |
| Estevan, 1929 to 1934, 5 p.c. | 8,588 07 | 7,471 62 |
| Gleichen, Alta., 1921 to 1931, 6 p.c. | 12,377 66 | 11,937 56 |
| Kerrobert, Sask., 1930, 6½ p.c. | 559 16 | 559 16 |
| Kerrobert, Sask., 1936, 6½ p.c. | 815 90 | 815 90 |
| Kerrobert, Sask., 1937, 6½ p.c. | 868 94 | 868 94 |
| Melfort, Sask., 1921 to 1930, 5 p.c. | 2,602 61 | 2,472 48 |
| Morse, Sask., 1921, 7 p.c. | 173 42 | 173 42 |
| Morse, Sask., 1921 to 1922, 7 p.c. | 837 82 | 837 82 |
| Morse, Sask., 1921 to 1927, 7 p.c. | 690 58 | 690 58 |
| Ogema, Sask., 1918 to 1931, 7 p.c. | 1,481 75 | 1,481 75 |
| Ogema, Sask., 1933, 7 p.c. | 468 07 | 468 07 |
| Ogema, Sask., 1925, 7 p.c. | 535 90 | 535 90 |
| Radville, Sask., 1911 to 1916, 7 p.c. | 4,411 23 | 4,499 45 |
| Radville, Sask., 1921-1926, 5 p.c. | 1,000 00 | 930 00 |

THE LONDON AND LANCASHIRE—*Continued.*

SCHEDULE B—*Concluded.*

Bonds and depentures on deposit with Receiver General—*Concluded.*

| | Par value. | Market value. |
|---|---|---|
| *Village—* | | |
| New Toronto, 1930 to 1937, 5½ p.c. | $ 10,251 80 | $ 10,251 80 |
| *District—* | | |
| Greater Winnipeg Water, 1922, 5 p.c. | 10,000 00 | 10,000 00 |
| Greater Winnipeg Water, 1923, 5 p.c. | 5,000 00 | 5,000 00 |
| *School—* | | |
| Montreal Technical (g'teed by Prov. of Quebec). 1949, 4 p.c. | 68,133 34 | 55,869 34 |
| *Railways—* | | |
| C. N. R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 2½ p.c. | 38,933 33 | 28,032 00 |
| Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c. | 58,400 00 | 41,464 00 |
| Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c. | 38,933 34 | 29,810 67 |
| Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c. | 24,333 33 | 20,440 00 |
| *Miscellaneous—* | | |
| Canada Permanent Mortgage Corp., 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| Hydro Electric Power Com. of Ont. (g'teed by Prov. of Ontario), 1957, 4 p.c. | 35,000 00 | 23,877 00 |
| Total on deposit with Receiver General | $1,146,248 31 | $1,010,709 49 |

SCHEDULE C.

| | | |
|---|---|---|
| *Held by the Company—* | | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | $ 55,000 00 | $ 55,000 00 |
| Province of Alberta 1922, 4 p.c. | 24,333 33 | 22,873 33 |
| G. T. Railway Company 1940, 7 p.c. | 100,000 00 | 100,000 00 |
| Total held by the Company | $179,333 33 | $177,873 33 |

THE LONDON AND LANCASHIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

## FIRE ACCOUNT.

| | | | | | | |
|---|---|---|---|---|---|---|
| Fire Funds, at the beginning of the year:— | | | | | | |
| Reserve for unexpired risks | £ | 1,308,500 | 0 | 0 | | |
| Additional reserve | | 400,000 | 0 | 0 | | |
| | £ | 1,708,500 | 0 | 0 | | |
| Premiums, less reinsurances | | 3,668,219 | 6 | 3 | | |
| Interest | | 91,894 | 13 | 5 | | |
| | £ | 5,468,643 | 19 | 8 | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Losses, paid and outstanding, less reinsurances | £ | 1,501,942 | 14 | 6 | | |
| Commissions, paid and incurred | | 363,621 | 13 | 6 | | |
| Management and general expenses | | 825,389 | 10 | 1 | | |
| Colonial and foreign taxes | | 196,619 | 2 | 6 | | |
| Balance carried to Profit and Loss Account | | 513,570 | 19 | 1 | | |
| Fire funds, at the end of the year:— | | | | | | |
| Reserve for unexpired risks | £ | 1,467,500 | 0 | 0 | | |
| Additional reserve | | 600,000 | 0 | 0 | | |
| | | | | | 2,067,500 | 0 0 |
| | | | | | £ 5,468,643 | 19 8 |

## PROFIT AND LOSS ACCOUNT.

| | | | | | | |
|---|---|---|---|---|---|---|
| Balance brought forward | £ | 977,117 | 18 | 9 | | |
| Balance from Fire Account | | 513,570 | 19 | 1 | | |
| " Marine Account | | 503,936 | 19 | 3 | | |
| " Accident and General Account | | 37,562 | 4 | 4 | | |
| " Fixed Term Assurance Account | | 2,973 | 16 | 10 | | |
| nterest not carried to other accounts | | 161,984 | 17 | 2 | | |
| | £ | 2,197,146 | 15 | 5 | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Interim dividend paid 1st Nov. | £ | 150,660 | 6 | 0 | | |
| Provision for final dividend | | 150,660 | 6 | 0 | | |
| | | | | | £ 301,320 | 12 0 |
| Interest on debenture stock, less income tax | | | | | 65,307 | 2 10 |
| Income Tax on Profits and provisions for excess profit duty | | | | | 331,100 | 0 0 |
| Written off investments | | | | | 500,000 | 0 0 |
| Carried to Staff Pension Fund | | | | | 20,000 | 0 0 |
| Balance carried forward | | | | | 979,419 | 0 7 |
| | | | | | £ 2,197,146 | 15 5 |

## BALANCE SHEET.

| LIABILITIES. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Capital, 717,430 shares of £5 each, £1 per share paid | | | | 717,430 | 0 | 0 |
| London & Lancashire Fire Insurance Co., Ltd., 5 per cent "Marine" debenture stock redeemable 1937 | | | | 950,852 | 11 | 9 |
| London & Lancashire Insurance Co., Ltd., 5 p.c., "Law, Union & Rock" Debenture Stock Redeemable 1929 | | | | 888,564 | 0 | 0 |
| Reserve Fund | 1,000,000 | 0 | 0 | | | |
| Fire Funds | 2,067,500 | 0 | 0 | | | |
| Marine Funds | 1,368,000 | 0 | 0 | | | |
| Accident Funds | 899,000 | 0 | 0 | | | |
| Staff Pension Fund | 150,410 | 3 | 0 | | | |

| ASSETS. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Buildings, unencumbered— | | | | | | |
| United Kingdom | 1,176,057 | 6 | 0 | | | |
| Colonial and Foreign | 280,730 | 1 | 2 | | | |
| Salvage premises (part ownership) | 13,099 | 0 | 6 | | | |
| | | | | 1,469,886 | 7 | 8 |
| Mortgages and debentures on real estate | | | | 2,738,976 | 18 | 6 |
| Loans and Reversions | | | | 561,944 | 5 | 10 |
| British Government securities | | | | 6,854,972 | 14 | 7 |
| British railway debentures, preference and ordinary stocks | | | | 368,199 | 0 | 8 |
| Local Board Loans and Corporation Stocks | | | | 343,316 | 17 | 10 |
| Stocks of Incorporated Companies and other investments | | | | 507,804 | 2 | 8 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Balance of Profit and Loss Account | | 979,419 | 0 | 7 | | | |
| | | | | | 6,464,329 | 3 | 7 |
| "Law Union and Rock" Life Funds | | 8,661,501 | 5 | 0 | | | |
| " " Fixed Term Assurance Fund | | 252,994 | 14 | 0 | | | |
| " " Life Claims Outstanding | | 189,662 | 15 | 2 | | | |
| | | | | | 9,104,161 | 14 | 2 |
| Dividend due 6th May, 1921 | | 150,660 | 6 | 0 | | | |
| Interest on 5 per cent "Marine" deb. stock | | 14,424 | 16 | 5 | | | |
| Interest on 5 per cent "Law Union and Rock" debenture stock | | 10,655 | 15 | 6 | | | |
| Dividends unclaimed | | 1,510 | 1 | 10 | | | |
| Losses in course of adjustment | | 980,754 | 0 | 0 | | | |
| Bills payable | | 20,236 | 8 | 9 | | | |
| Balance of Reinsurance Accounts with other companies | | 1,636,371 | 8 | 1 | | | |
| Foreign balances and sundry creditors | | 2,216,913 | 13 | 4 | | | |
| | | | | | 5,031,526 | 9 | 11 |
| | | | | | £23,156,863 | 19 | 5 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Colonial Government and Prov. securities | | 1,190,732 | 2 | 2 | | | |
| Colonial and Indian debentures and inscribed stocks | | 391,399 | 0 | 0 | | | |
| | | | | | 1,582,131 | 2 | 2 |
| United States Government, State and Municipal bonds | | 1,792,897 | 17 | 2 | | | |
| " Railway bonds | | 1,260,578 | 11 | 5 | | | |
| " Railway stocks and other investments | | 78,608 | 17 | 2 | | | |
| | | | | | 3,132,085 | 5 | 9 |
| Foreign Government Securities | | 587,318 | 6 | 1 | | | |
| " Railway bonds and debentures | | 456,184 | 12 | 2 | | | |
| | | | | | 1,043,502 | 18 | 3 |
| Cash in hand, with bankers and on deposit | | 1,768,111 | 10 | 7 | | | |
| Bills receivable | | 23,403 | 18 | 0 | | | |
| Home branches' and agents' balances | | 656,548 | 16 | 5 | | | |
| Foreign branches' and agents' balance | | 1,816,673 | 0 | 4 | | | |
| Outstanding premiums | | 12,281 | 16 | 0 | | | |
| Accrued interest and sundry debtors | | 277,025 | 4 | 2 | | | |
| | | | | | 4,554,044 | 5 | 6 |
| | | | | | £23,156,863 | 19 | 5 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, ALFRED WRIGHT—Manager and Secretary, ALEXANDER MACLEAN—Head Office, Toronto, Ont.

(Incorporated by an Act of Parliameat of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section, and on September 19, 1919, the power of the company was further extended to include insurance of automobiles against fire under the provisions of section 77 of The Insurance Act, 1917, and on Oct. 1, 1920 the power of the Company was further extended to include insurance against burglary, larceny, theft or stealing from the person by violence, threat, hold-up or otherwise under the provisions of the said section. Dominion license issued July 24, 1908.)

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### CAPITAL.

| | | |
|---|---|---|
| Amount of capital stock authorized and subscribed | | $ 500,000 00 |
| Amount paid in cash | | 400,000 00 |
| Amount of premium on capital stock paid in by stockholders | | 435,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate (Head Office Building, Toronto) | | $ 125,011 50 |
| Book value of bonds and debentures (*For details, see Schedule* B) | | 573,521 33 |
| Cash at head office and branches | | 17,008 78 |
| Cash in banks and trust companies, viz.:— | | |
| Merchants' Bank of Canada, Vancouver | $ 16,795 07 | |
| Royal Bank of Canada, Montreal | 15,238 42 | |
| Bank of Toronto, Toronto | 75,105 94 | |
| Fidelity Trust Co., Hartford | 5,027 03 | |
| U.S. Mortgage and Trust Co., New York | 36,262 46 | |
| Canadian Bank of Commerce, Winnipeg | 7,488 32 | |
| Total cash in banks | | 155,917 24 |
| Deposit with Glass Underwriters' Association | | 100 00 |
| Due from London and Lancashire Fire Insurance Co., Toronto | | 54 19 |
| Total ledger assets | | $ 871,613 04 |
| Deduct market value of bonds and debentures under book value | | 32,011 76 |
| | | $ 839,601 28 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 8,527 51 |
| Rents due | | 250 00 |
| Agen ' balances and premiums uncollected, viz.:— | | |
| Accident ($4,881.94 on business prior to Oct. 1, 1920) | $ 18,073 56 | |
| Automobile (A) ($1,212.33 on business prior to Oct. 1, 1920) | 4,952 30 | |
| Automobile (B) ($4,695.63 on business prior to Oct. 1, 1920) | 12,093 17 | |
| Burglary | 656 45 | |
| Liability ($1,632.81 on business prior to Oct. 1, 1920) | 7,448 46 | |
| Guarantee ($3,732.25 on business prior to Oct. 1, 1920) | 7,921 85 | |
| Plate Glass ($1,417.93 on business prior to Oct. 1, 1920) | 7,594 98 | |
| Sickness ($4,685.39 on business prior to Oct. 1, 1920) | 16,456 30 | |
| Total | | 75,197 07 |
| Amount due for reinsurance losses: accident, $37.50; liability, $503; guarantee, $3,206.62; sickness, $146.43 | | 3,993 55 |
| Total assets | | $ 927,569 41 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 18,595 00 | |
| Automobile (A), unadjusted | 746 00 | |
| Automobile (B), unadjusted | 14,356 00 | |
| Automobile (B), resisted, in suit( $430 accrued prior to 1920) | 1,430 00 | |
| Automobile (B), resisted, not in suit | 325 00 | |
| Liability, unadjusted | 6,144 00 | |
| Liability, resisted, in suit ($275 accrued prior to 1920) | 3,625 00 | |
| Liability, resisted, not in suit | 1,700 00 | |
| Guarantee, unadjusted | 1,733 00 | |
| Guarantee, resisted, not in suit (accrued prior to 1920) | 2,500 00 | |
| Plate Glass, unadjusted ($60 accrued prior to 1920) | 4,297 00 | |
| Sickness, unadjusted | 17,018 00 | |
| Sickness, resisted, not in suit | 500 00 | |
| Total net amount of unsettled claims | | $ 72,969 00 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 61,516 65 | |
| Automobile (A) | 21,491 99 | |
| Automobile (B) | 63,374 45 | |
| Burglary | 775 88 | |
| Liability | 14,831 45 | |
| Guarantee | 20,098 05 | |
| Plate Glass | 21,425 62 | |
| Sickness | 51,564 68 | |
| Total reserve, $255,078.77; carried out at 80 per cent | | 204,063 02 |
| Taxes due and accrued | | 5,931 10 |
| Due and accrued for salaries, rent, advertising, etc | | 161 80 |
| Due for reinsurance and return premiums:— | | |
| Accident | $ 1,156 40 | |
| Automobile (A) | 568 28 | |
| Automobile (B) | 1,843 32 | |
| Burglary | 179 60 | |
| Liability | 750 46 | |
| Guarantee | 2,456 45 | |
| Plate Glass | 713 02 | |
| Sickness | 1,015 78 | |
| Total | | 8,683 31 |
| Reserve for agents' balances | | 4,000 00 |
| Due London and Lancashire Insurance Co | | 20,602 15 |
| Total liabilities in Canada | | $ 316,410 38 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 350 00 | |
| Accident, resisted, in suit | 1,500 00 | |
| Automobile, (B), unadjusted | 1,000 00 | |
| Automobile (B), resisted, in suit | 4,000 00 | |
| Liability, unadjusted | 19,500 00 | |
| Liability, resisted, in suit | 1,750 00 | |
| Guarantee, resisted, in suit | 1,000 00 | |
| Total net amount of unsettled claims | | $ 29,100 00 |
| Total liabilities in other countries | | $ 29,100 00 |
| Total liabilities (except capital stock) in all countries | | $ 345,510 38 |
| Excess of assets over liabilities | | $ 582,059 03 |
| Capital stock paid in cash | | 400,000 00 |
| Surplus over all liabilities and capital | | $ 182,059 03 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

| Premiums. | Accident In Canada. | Automobile (A) In Canada. | Automobile (B) In Canada. | Burglary In Canada. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 146,835 97 | 55,322 15 | 168,773 16 | 789 00 |
| Less reinsurance | 9,559 54 | 337 62 | 1,413 88 | |
| Less return premiums | 20,547 15 | 12,746 19 | 41,871 51 | |
| Total deduction | 30,106 69 | 13,083 81 | 43,285 39 | |
| Net cash received | 116,729 28 | 42,238 34 | 125,487 77 | 789 00 |

| Premiums. | Liability In Canada. | Guarantee In Canada. | Plate Glass In Canada. | Sickness In Canada. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 34,854 11 | 58,090 28 | 43,343 72 | 116,874 55 |
| Less reinsurance | 6,049 76 | 9,499 83 | 1,992 63 | 5,667 14 |
| Less return premiums | 5,462 94 | 11,886 64 | 8,537 91 | 15,615 33 |
| Total deduction | 11,512 70 | 21,386 47 | 10,530 54 | 21,282 47 |
| Net cash received | 23,341 41 | 36,703 81 | 32,813 18 | 95,592 08 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 473,694 87 |
| Cash received for interest on investments | 27,681 48 |
| Received for rents | 1,706 91 |
| Exchange on foreign remittances | 2,474 20 |
| Total income | $ 505,557 46 |

EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. In Canada. | Automobile (A) In Canada. | Automobile (B) In Canada. | Automobile (B) In Other Countries. | Burglary In Canada. | Liability In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 12,181 13 | 2,121 14 | 8,318 66 | 376 25 | | 9,445 66 |
| Less savings and salvage | 63 93 | 2 67 | 787 98 | | | 1,159 30 |
| Less reinsurance | 227 14 | | 155 45 | | | 1,907 26 |
| Total deduction | 291 07 | | 943 43 | | | 3,066 56 |
| Net payment for said claims | 11,890 06 | 2,118 47 | 7,375 23 | | | 6,379 10 |
| Paid for claims occurring during the year | 39,391 12 | 11,812 59 | 53,953 46 | | 81 00 | 10,425 03 |
| Less savings and salvage | 20 00 | 8 23 | 1,800 11 | | | 275 76 |
| Less reinsurance | 3,170 86 | | 45 00 | | | 309 29 |
| Total deduction | 3,190 86 | | 1,845 11 | | | 585 05 |
| Net payment for said claims | 36,200 26 | 11,804 36 | 52,108 35 | | | 9,839 98 |
| Total net payment for claims | 48,090 32 | 13,922 83 | 59,483 58 | 376 25 | 81 00 | 16,219 08 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

| Claims. | Liability In Other Countries. | Guarantee In Canada. | Guarantee In Other Countries. | Plate Glass In Canada. | Sickness In Canada. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 4,612 64 | 3,889 56 | | 2,693 13 | 17,166 40 |
| Less savings and salvage | | 1,121 10 | 905 78 | 569 43 | 200 34 |
| Less reinsurance | | | | 11 44 | 340 85 |
| Total deduction | | | | 580 87 | 541 19 |
| Net payment for said claims | | 2,768 46 | | 2,112 26 | 16,625 21 |
| Paid for claims occurring during the year | | 8,578 68 | | 17,654 73 | 68,540 62 |
| Less savings and salvage | | 1,695 03 | | 358 74 | 110 72 |
| Less reinsurance | | | | 60 00 | 4,958 99 |
| Total deduction | | | | 418 74 | 5,069 71 |
| Net payment for said claims | | 6,883 65 | | 17,235 99 | 63,470 91 |
| Total net payment for claims | 4,612 64 | 9,652 11 | −905 78 | 19,348 25 | 80,096 12 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 250,976 40 |
| Dividends | 40,000 00 |
| Commission and brokerage | 121,439 24 |
| Taxes | 10,700 42 |
| Salaries, fees and travelling expenses:—Salaries, head office and branch officials, $39,813.63; fees, auditors, $465; travelling expenses of officials and agents, $9,835 | 50,113 63 |
| Miscellaneous expenditure, viz.:—Advertising, $2,743.20; office expenses, furniture and fixtures, $4,699.44; inspections and surveys, $1,801.82; legal expenses, $49.52; postage, telegrams, telephones and express, $2,549.66; printing and stationery, $10,536.61; rents, $3,196.47; investment expenses, $284.25 | 25,851 97 |
| Bad debts written off | 1,579 25 |
| Loss on securities sold or matured | 16,562 79 |
| Total expenditure | $ 517,223 70 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 862,677 13 |
| Amount of cash income | 505,557 46 |
| Total | $ 1,368,234 59 |
| Amount of cash expenditure | 517,223 70 |
| Balance, net ledger assets, at December 31, 1920 ($871,613.04 less $20,602.15 ledger liability) | $ 851,010 89 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | Automobile (A) | Automobile (B) | Burglary. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 115,278 13 | 17,733 63 | 82,562 21 | |
| Taken in 1920, new | 42,021 53 | 54,888 17 | 149,068 53 | 1,600 06 |
| renewed | 109,850 35 | 298 82 | 18,023 22 | |
| Totals | 267,150 01 | 72,920 62 | 249,653 96 | |
| Less ceased | 134,810 24 | 29,594 49 | 121,493 05 | 7 00 |
| Gross in force at end of 1920 | 132,339 77 | 43,326 13 | 128,160 91 | 1,593 06 |
| Less reinsured | 9,306 47 | 342 15 | 1,412 01 | 232 00 |
| Net in force at end of 1920 | 123,033 30 | 42,983 98 | 126,748 90 | 1,361 06 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Plate Glass | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 29,663 68 | 52,068 12 | 30,715 60 | 90,548 53 |
| Taken in 1920, new | 18,219 55 | 30,006 61 | 25,287 58 | 38,921 95 |
| renewed | 20,118 45 | 29,615 73 | 23,457 46 | 85,020 88 |
| Totals | 68,001 68 | 111,690 46 | 79,460 64 | 214,491 36 |
| Less ceased | 31,337 94 | 59,711 34 | 29,175 92 | 105,955 39 |
| Gross in force at end of 1920 | 36,663 74 | 51,979 12 | 50,284 72 | 108,535 97 |
| Less reinsured | 4,666 78 | 11,829 90 | 2,772 25 | 5,406 60 |
| Net in force at end of 1920 | 31,996 96 | 40,149 22 | 47,512 47 | 103,129 37 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | $ 10,000 00 | $ 10,240 00 | $ 10,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 10,000 00 | 9,919 76 | 10,000 00 |
| Prov. of Manitoba, 1923, 5 p.c. | 7,300 00 | 7,834 32 | 7,227 00 |
| British Government local loans, 1912 or later, 3 p.c. | 48,666 67 | 47,000 00 | 29,200 00 |
| Guaranteed Stock (Irish Land Act) 1939, 3 p.c. | 53,533 33 | 31,250 08 | 31,049 33 |
| *Cities—* | | | |
| Hull (g'teed by Prov. Quebec), 1937, 4 p.c. | 16,500 00 | 16,005 00 | 13,695 00 |
| Toronto, 1921, 4 p.c. | 12,166 67 | 11,558 33 | 11,801 67 |
| Victoria, 1922, 4 p.c. | 486 67 | 447 80 | 452 60 |
| *Railway—* | | | |
| Grand Trunk Pacific, 1st Mtge. (g'teed by Dom. of Can.), 1962, 3 p.c. | 53,460 00 | 42,500 70 | 33,679 80 |
| Total on deposit with Receiver General | $ 212,113 34 | $ 176,755 99 | $ 147,105 40 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE C.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Held in Canada— | | | |
| *Governments*— | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 23,000 00 | $ 27,693 38 | $ 23,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Montreal (St. Louis) 1949, 4½ p.c. | 50,000 00 | 41,521 87 | 41,521 87 |
| Held in United States— | | | |
| *Cities*— | | | |
| Buffalo, N.Y., 1931, 4 p.c. | 75,000 00 | 75,937 50 | 77,250 00 |
| Buffalo, N.Y., 1960, 4 p.c. | 25,000 00 | 25,500 00 | 26,250 00 |
| Mount Vernon, N.Y., School, 1961, 4½ p.c. | 5,000 00 | 5,480 29 | 5,750 00 |
| Yonkers, N.Y., 1924, 5 p.c. | 10,000 00 | 10,632 30 | 10,632 30 |
| *Railways*— | | | |
| Grand Trunk Pacific Deb., 1940, 7 p.c. | 200,000 00 | 200,000 00 | 200,000 00 |
| Total deposited in United States | $ 398,000 00 | $ 396,765 34 | $ 394,404 17 |
| Total par, book and market values | $ 610,113 34 | $ 573,521 33 | $ 541,509 57 |

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, A. H. C. CARSON—Vice-President, F. D. WILLIAMS—Secretary, A. V. STAMPER—Principal Office, 33 Scott St., Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 500,000 00 |
| Amount subscribed | 110,000 00 |
| Amount paid thereon in cash | 19,250 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate (less encumbrances) held by company | | $ 142,500 00 |
| Amount secured by way of loans on real estate by bond or mortgage, first liens | | 10,400 00 |
| Book and market value of bonds and debs. *(For details, see Schedule B)* | | 480,438 02 |
| Cash at head office, $7,701.63; at Montreal Branch, $2,352.76 | | 10,054 39 |
| Cash in Banks:— | | |
| Union Bank of Canada, Toronto | $ 7,319 82 | |
| Merchants Bank of Canada, Montreal | 2,576 81 | |
| Merchants Bank of Canada, Toronto, savings account | 7,254 41 | |
| Merchants Bank of Canada, Toronto, current account | 77,421 20 | |
| Royal Bank of Canada, Toronto | 5,653 46 | |
| Total cash in banks | | 100,225 70 |
| Other ledger assets | | 3,932 80 |
| Total ledger assets | | $ 747,550 91 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 6,773 11 |
| Agents' balances and premiums uncollected | | |
| Fire ($4,042.99 on business prior to Oct. 1, 1920) | $ 83,978 48 | |
| Automobile (A) ($16.32 on business prior to Oct. 1, 1920) | 8,369 18 | |
| Total | | 92,347 66 |
| Furniture, fixtures, automobiles and plans | | 10,000 00 |
| Reinsurance losses | | 1,907 42 |
| *Portion of total premium notes in force usually unassessed | | 138,827 77 |
| Total assets | | $ 997,406 87 |
| *Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only | | 138,827 77 |
| Total admitted assets of the company | | $ 858,579 10 |

*In addition to the usually unassessed portion of premium notes shown above, there is $83,346.85 which has been assessed and is payable in instalments within the next two years.

THE LONDON MUTUAL—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 8,956 70 | |
| Net amount of fire claims, resisted, in suit | 2,250 00 | |
| Net amount of automobile (B) claims, unadjusted | 2,825 00 | |
| Total net amount of unsettled claims ($2,320.83 accrued prior to 1920) | | $ 14,031 70 |
| Reserve of unearned premiums. (Based upon the cash premiums and the portion of the premium notes assessed)— | | |
| Fire | $ 512,902 96 | |
| Automobile (A) | 7,005 14 | |
| Automobile (B) | 6,877 71 | |
| Total, $526,785.81, carried out at 80 per cent | | 421,428 65 |
| Reserve on unlicensed reinsurance, unsecured | | 20,000 00 |
| Salaries, rents, advertising, agency and other expenses due and accrued | | 4,346 94 |
| Balance held to credit of unlicensed reinsurers | | 163,343 07 |
| Taxes due and accrued | | 15,000 00 |
| Interest accruing on mortgage on building | | 285 87 |
| Reinsurance premiums— | | |
| Fire | $ 454 01 | |
| Auto (A) | 14,896 68 | |
| Total | | 14,442 67 |
| Total liabilities | | $ 652,878 90 |
| Excess of assets over all liabilities | | $ 205,700 20 |
| Capital stock paid in cash | | 19,250 00 |
| Surplus over all liabilities and paid-up capital | | $ 186,450 20 |

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile. (A) | Automobile. (B) | |
| | | $ cts. | $ cts. | |
| Gross cash received | 1,015,299 81 | 28,426 54 | 30,004 31 | |
| Less reinsurance | 328,240 87 | 3,683 75 | 3,764 57 | |
| Less return premiums | 118,186 30 | 4,230 73 | 5,657 78 | |
| Total deduction | 446,427 17 | 7,914 48 | 9,422 35 | |
| Net cash received | 568,872 64 | 20,512 06 | 20,581 96 | |
| Net cash received for premiums for all classes of business | | | | $ 609,966 66 |
| Cash received for interest on investments | | | | 18,130 87 |
| Cash received for rents | | | | 960 47 |
| Transfer fees | | | | 24 00 |
| Profit on securities | | | | 61 79 |
| Suspense account | | | | 82 60 |
| Total income | | | | $ 629,226 39 |

THE LONDON MUTUAL—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years. | 19,547 96 | | | |
| Less savings and salvage | 636 35 | | | |
| Less reinsurance | 4,747 65 | | | |
| Total deduction | 5,384 00 | | | |
| Net payment for said claims | 14,163 96 | | | |
| Paid for claims occurring during the year | 387,888 04 | 2,981 27 | 5,994 61 | |
| Less savings and salvage | 1,844 29 | 642 24 | 273 46 | |
| Less reinsurance | 145,111 30 | | | |
| Total deduction | 146,955 59 | | | |
| Net payment for said claims | 240,932 45 | | | |
| Total net payment for claims | 255,096 41 | 2,339 03 | 5,721 15 | |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 263,156 59 |
| Dividends paid stockholders | | 2,750 00 |
| Commission and brokerage: fire, $86,431.82; other, $7,163.87 | | 93,595 69 |
| Paid or allowed for commission on profits, fire | | 9,434 48 |
| Taxes | | 21,304 47 |
| Salaries, fees and travelling expenses:—Head Office, $58,089.68; general and special agents, $13,853.78; Fees: directors, $2,100; auditors, $800; travelling expenses, officials, $4,940.38 | | 79,783 84 |
| Miscellaneous expenditure, viz.: Advertising, $6,593.59; exchange and discount, $543.87; furniture and fixtures, $3,897.89; inspections and surveys, $8,213.11; legal expenses, $1,441.23; maps and plans, $1,440.76; automobiles, $7,218; postage, telegrams, telephones and express, $4,694.30; printing and stationery, $15,470.89; rents, $4,400; improvements, $9,041.14; underwriters' boards, associations, etc., $631.60; office upkeep, $2,891.10; subscriptions, $534.14; sundries, $3,833.98 | | 70,845 60 |
| Total expenditure | $ | 540,870 67 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | $ | 502,039 09 |
| Amount of cash income as above | | 629,226 39 |
| Total | $ | 1,131,265 48 |
| Amount of expenditure as above | $ 540,870 67 | |
| Amount written off ledger assets | 6,186 97 | |
| Total | | 547,057 64 |
| Balance, net ledger assets, at December 31, 1920 ($747,550.91 less $163,343.07 ledger liability) | $ | 584,207 84 |

THE LONDON MUTUAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 122,141,852 | 1,162,955 15 | | |
| Taken in 1920, new and renewed | 106,481,592 | 1,036,680 57 | 32,549 48 | 34,250 55 |
| Totals | 228,623,444 | 2,199,635 72 | | |
| Less ceased | 81,554,087 | 766,797 66 | 4,763 53 | 6,401 94 |
| Gross in force at end of 1920 | 147,069,357 | 1,432,838 06 | 27,785 95 | 27,848 61 |
| Less reinsured | 53,344,585 | 492,662 21 | 13,775 68 | 14,093 18 |
| Net in force at end of 1920 | 93,724,772 | 940,175 85 | 14,010 27 | 13,755 43 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

| | Par value. | Book and Market value. |
|---|---|---|
| *On deposit with Receiver General:* | | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | $ 20,000 00 | $ 20,000 00 |
| *City—* | | |
| Victoria, 1952, 4 p.c. | 6,000 00 | 4,620 00 |
| *Towns—* | | |
| Dauphin, Man., 1925, 5 p.c. | 8,000 00 | 7,360 00 |
| Melfort, 1942, 6 p.c. | 10,000 00 | 9,400 00 |
| Springhill, N.S., 1933, 4 p.c. | 24,000 00 | 19,680 00 |
| *Miscellaneous—* | | |
| Canada Permanent Mortgage Corp., 1925, 5½ p.c. | 7,500 00 | 7,500 00 |
| Huron and Erie Mortgage Corp., 1922, 5½ p.c. | 8,000 00 | 8,000 00 |
| Total on deposit with Receiver General | $ 83,500 00 | $ 76,560 00 |
| *Held by the Company—* | | |
| *Governments—* | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 2,500 00 | 2,500 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 35,000 00 | 35,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 15,450 00 | 15,450 00 |
| *Cities—* | | |
| Nanaimo, 1950, 5 p.c. | 5,000 00 | 4,250 00 |
| Nelson, 1928, 5 p.c. | 10,000 00 | 9,000 00 |
| Nelson (Street Ry.) (g'teed. by City of Nelson), 1930, 5 p.c. | 4,500 00 | 4,005 00 |
| Revelstoke, 1960, 5 p.c. | 5,000 00 | 4,100 00 |
| Strathcona, 1921 to 1931 5 p.c. | 6,669 99 | 6,336 49 |
| Strathcona, 1947, 5½ p.c. | 2,000 00 | 1,900 00 |
| Three Rivers, 1946, 4 p.c. | 2,000 00 | 1,560 00 |
| Toronto, 1938, 5½ p.c. | 1,000 00 | |
| Toronto, 1939, 5½ p.c. | 8,000 00 | 9,704 30 |
| Toronto, 1941, 5½ p.c. | 1,000 00 | |
| Toronto (East Toronto Water Works), 1927, 5 p.c. | 2,421 61 | 7,698 51 |
| Toronto (East Toronto Water Works), 1930 to 1931, 5 p.c. | 5,746 71 | |
| *Towns—* | | |
| Hawkesbury, 1921 to 1929, 6 p.c. | 3,558 02 | 3,629 70 |
| Kincardine, 1938, 5 p.c. | 3,000 00 | 2,820 00 |

THE LONDON MUTUAL—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the company, viz.:—*Concluded.*

*Held by the Company*—Concluded.

| | Par value. | Book and Market value. |
|---|---|---|
| *Miscellaneous*— | | |
| Canada Permanent Mortgage Corp., 1925, 5½ p.c. | $ 12,500 00 | $ 12,500 00 |
| Interurban Electric Co., Ltd. (prior lien), 1914, 5 p.c. | 8,611 28 | 1,590 30 |
| Lewis Building Co. (consolidated mtge.), 1952, 5 p.c. | 12,000 00 | 9,960 00 |
| Ontario Loan and Debenture Co., 1924, 5½ p.c. | 8,000 00 | 8,000 00 |
| Riordon Pulp & Paper Co. (1st mtge.), 1942, 6 p.c. | 10,000 00 | 9,600 00 |
| St. Maurice Valley Cotton Mills Co., Ltd. (1st mtge.), 1952, 6 p.c. | 10,000 00 | 7,400 00 |
| *Railways*— | | |
| Canadian Northern Ontario Railway (g'teed by Dom. of Canada), 1961, 3½ p.c. | 92,466 62 | 54,568 87 |
| Canadian Northern Western Railway, 1st mtge., deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c. | 55,796 33 | 45,988 04 |
| Canadian Northern Railway (g'teed by Manitoba), 1930, 4 p.c. | 12,166 66 | 9,918 27 |
| Canadian Northern Railway (g'teed by Dom. of Canada), 1934, 4 p.c. | 17,520 00 | 14,957 18 |
| Canadian Northern Railway (g'teed by Dom. of Canada), 1958, 3½ p.c. | 6,813 33 | 4,257 42 |
| Canadian Northern Pacific Railway (g'teed by British Columbia), 1950, 4 p.c. | 24,333 33 | 16,544 23 |
| Canadian Northern Pacific Railway (g'teed by British Columbia), 1950, 4½ p.c. | 12,653 33 | 9,331 32 |
| Grand Trunk Pacific Branch Lines (g'teed by Saskatchewan) 1939, 4 p.c. | 41,310 00 | 33,901 85 |
| Grand Trunk Pacific Railway (g'teed by Dom. of Canada), 1962, 4 p.c. | 9,720 00 | 7,194 88 |
| Grand Trunk Pacific Railway (g'teed by Dom. of Canada), 1962, 3 p.c. | 23,814 00 | 14,083 55 |
| Grand Trunk Pacific Railway (g'teed by Dom. of Canada), 1955, 4 p.c. | 61,722 00 | 36,128 11 |
| Total par, book and market values | $ 615,773 21 | $ 480,438 02 |

## LUMBERMEN'S UNDERWRITING ALLIANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, U. S. EPPERSON—Secretary, J. J. LYNN—Principal Office, Kansas City, Missouri, U.S.A.—Chief Agent in Canada, T. E. CLENDINNEN—Head Office in Canada, Ottawa, Ont.

(Organized, 1905. Dominion license issued, May 10, 1918.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada Victory Loan, 1924, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 100,000 00 | 100,000 00 | |
| Prov. of Ontario, 1935, 6 p.c. | 50,000 00 | 47,500 00 | |
| Total on deposit with Receiver General | $ 175,000 00 | $ 172,500 00 | |
| Carried out at market value | | | $ 172,500 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Nova Scotia, Ottawa, Ont. | 237 12 |
| Interest accrued | 1,294 33 |
| Agents' balances and premiums uncollected ($795.51 on business prior to October, 1920) | 20,795 18 |
| Total assets in Canada | $ 194,826 63 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $121,500.43; carried out at 80 per cent. | $ 97,200 34 |
| Taxes due and accrued | 1,355 00 |
| Total liabilities in Canada | $ 98,555 34 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 316,261 77 | |
| Less return premiums | 75,632 14 | |
| Total cash received for premiums | | $ 240,629 63 |
| Received for interest | | 7,622 05 |
| Exchange | | 621 48 |
| Total income in Canada | | $ 248,873 16 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 187,507 21 |
| Taxes | 1,172 54 |
| Miscellaneous expenditure: Legal expenses, $1,797.08; administrative expense, $46,202.59; deposit savings returned, $22,569.06; general expenses, $1,886.96 | 72,455 69 |
| Total expenditure in Canada | $ 261,135 44 |

LUMBERMEN'S UNDERWRITING ALLIANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1919 | $ 8,644,633 | $ 176,293 62 |
| Taken during 1920, new and renewed | 18,287,323 | 306,645 04 |
| Total | $ 26,931,956 | $ 482,938 66 |
| Deduct terminated | 14,470,368 | 239,937 81 |
| Gross and net in force at end of 1920 | $ 12,461,588 | $ 243,000 85 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,119,494 01 |
| Interest and dividends | 71,522 24 |
| Gross increase by adjustment in book value of bonds | 577 34 |
| Income from other sources | 281 53 |
| Total income | $ 2,191,875 12 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 883,244 86 |
| Expenses of adjustment and settlement of claims | 6,579 88 |
| Expense of administration | 413,743 53 |
| Expenses advisory committee | 240 00 |
| Legal expenses | 18,765 98 |
| Other licenses, fees and taxes | 11,439 71 |
| Unused premium deposits returned to subscribers | 264,466 61 |
| Gross decrease, by adjustment, in book value of bonds | 188 99 |
| All other disbursements | 240 00 |
| Total disbursements | $ 1,598,909 56 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 1,166,071 45 |
| Cash on hand, in trust companies and in banks | 1,470,345 20 |
| Total ledger assets | $ 2,636,416 65 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 14,776 71 |
| Gross assets | $ 2,651,193 36 |
| Deduct assets not admitted | 152,693 39 |
| Total admitted assets | $ 2,498,499 97 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 54,920 00 |
| Unearned premiums | 827,621 21 |
| Administration expense | 87,548 74 |
| Total amount of all liabilities (except capital stock) | $ 970,089 95 |
| Surplus over all liabilities and capital | 1,528,410 02 |
| Total liabilities | $ 2,498,499 97 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $130,384,640 00 |
| Premiums thereon | 2,604,614 07 |
| Amount terminated during the year | 102,582,874 00 |
| Premiums thereon | 2,118,389 97 |
| Net amount in force at December 31, 1920 | 109,705,814 00 |
| Premiums thereon | 2,069,053 02 |

## MANUFACTURING LUMBERMEN'S UNDERWRITERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Attorney-in-fact, RANKIN BENEDICT UNDERWRITING CO.—Principal Office, Kansas City, Mo. —Chief Agent in Canada, W. E. BIGWOOD—Head Office in Canada, Toronto, Ont.

(Organized 1898, Dominion license issued April 24, 1918.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada War Loan, 1927, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 15,000 00 | 15,000 00 | |
| Dom. of Canada War Loan, 1934, 5½ p.c. | 15,000 00 | 15,000 00 | |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 25,000 00 | 25,000 00 | |
| Total on deposit with Receiver General | $ 80,000 00 | $ 80,000 00 | |
| Carried out at market value | | | $ 80,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Toronto, Toronto | 75,250 37 |
| Interest accrued | 576 16 |
| Agents' balances and premiums uncollected, ($5,229.14 on business prior to Oct. 1, 1920) | 7,770 63 |
| Total assets in Canada | $ 163,597 16 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserved of unearned premiums, $93,586.54; carried out at 80 per cent | $ 74,869 23 |
| Taxes due and accrued | 2,000 00 |
| Total liabilities in Canada | $ 76,869 23 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 270,265 43 | |
| Deduct return premiums | 76,570 36 | |
| Net cash received for said premiums | | $ 193,695 07 |
| Received for interest on investments | | 3,987 50 |
| Total income in Canada | | $ 197,682 57 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 5,000 00 | |
| Deduct savings and salvage | 899 78 | |
| Net paid for said claims | $ 4,100 22 | |
| Amount paid for claims occurring during the year | 59,574 94 | |
| Total net amount paid for said claims | | $ 63,675 16 |
| Savings returned to subscribers | | 25,151 62 |
| Administration expenses of Attorney-in-fact | | 38,739 01 |
| Paid for taxes | | 1,139 49 |
| Salaries of chief agency | | 1,200 00 |
| Total expenditure in Canada | | $ 129,905 28 |

MANUFACTURING LUMBERMEN'S UNDERWRITERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at end of 1919 | $ 7,608,550 | $ 138,754 48 |
| Taken during 1920, new and renewed | 13,421,474 | 271,369 76 |
| Total | $ 21,030,024 | $ 410,124 24 |
| Deduct terminated | 10,953,278 | 222,951 16 |
| Gross and net in force at December 31, 1920 | $ 10,076,746 | $ 187,173 08 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,686,027 96 |
| Interest | 59,590 64 |
| From other sources | 5,100 64 |
| Total income | $ 1,750,719 24 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 786,822 68 |
| Expenses of adjustment and settlement of claims | 6,725 65 |
| Expense of administration | 332,255 29 |
| Advisory committee expense | 803 68 |
| Legal expense | 17,056 81 |
| State taxes on premium deposits | 10,560 15 |
| Insurance Department licenses and fees | 1,137 40 |
| All other licenses, fees and taxes | 10,382 52 |
| Gross decrease, by adjustment, in book value of bonds | 549 58 |
| Unused premium deposits returned to subscribers | 256,544 89 |
| Total disbursements | $ 1,422,838 65 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 1,177,351 06 |
| Cash in banks and in trust companies | 616,378 54 |
| Deposits in course of collection | 220,276 11 |
| Total ledger assets | $ 2,014,005 71 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 18,367 42 |
| Gross assets | $ 2,032,373 13 |
| Deduct assets not admitted | 70,864 17 |
| Total admitted assets | $ 1,961,508 96 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 39,850 00 |
| Unearned premiums | 667,553 53 |
| Administration expense | 44,055 22 |
| Total amount of all liabilities (except capital stock) | $ 751,458 75 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $107,622,547 32 |
| Premiums thereon | 2,094,333 20 |
| Amount terminated during the year | 91,037,584 75 |
| Premiums thereon | 1,772,096 94 |
| Net amount in force at December 31, 1920 | 85,736,961 45 |
| Premiums thereon | 1,335,107 05 |

## MANUFACTURING WOODWORKERS UNDERWRITERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Attorney-in-fact, LEE BLAKEMORE, INC.—Principal Office, Chicago, Illinois, U.S.A.—Chief Agent in Canada, W. E. BIGWOOD—Head Office in Canada, Toronto, Ont.

(Organized, 1909. Dominion license issued, May 28, 1920.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 25,000 00 | 25,000 00 | |
| Total on deposit with Receiver General | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Toronto, Toronto, Ont | 33,551 62 |
| Agents' balances and premiums uncollected ($3,591.51 on business prior to October, 1920) | 6,015 03 |
| Total assets in Canada | $ 89,566 65 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted and unpaid | $ 128 61 |
| Reserve of unearned premiums, $41,593.38; carried out at 80 per cent | 33,274 70 |
| Taxes due and accrued | 1,000 00 |
| Total liabilities in Canada | $ 34,403 31 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 78,819 77 | |
| Less return premiums | 4,663 85 | |
| Total cash received for premiums | | $ 74,155 92 |
| Received for interest | | 2,062 50 |
| Total income in Canada | | $ 76,218 42 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 46,456 31 |
| Savings returned to subscribers | 4,078 21 |
| Administration expenses of Attorney—in-fact | 13,714 97 |
| Taxes | 321 49 |
| Salary of chief agent | 350 00 |
| Total expenditure in Canada | $ 64,920 98 |

MANUFACTURING WOODWORKERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at May 31, 1920 | $ 3,097,992 | $ 55,024 05 |
| Taken during 1920, new | 5,468,225 | 94,006 41 |
| Total | $ 8,566,217 | $ 149,030 46 |
| Deduct terminated | 3,711,317 | 65,843 70 |
| Gross and net in force at end of 1920 | $ 4,854,900 | $ 83,186 76 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 542,404 80 |
| Interest and dividends | 9,677 57 |
| Exchange | 2,210 31 |
| Total income | $ 554,292 68 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 220,595 19 |
| Expenses of adjustment and settlement of claims | 3,796 08 |
| Expense of administration | 139,322 85 |
| Expenses advisory committee | 100 00 |
| Legal expenses | 5,700 00 |
| State taxes on premium deposits | 4,484 47 |
| Insurance department licenses and fees | 834 31 |
| Other licenses, fees and taxes | 3,161 39 |
| All other disbursements | 41,176 16 |
| Total disbursements | $ 419,170 45 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 197,668 46 |
| Cash on hand, in trust companies and in banks | 65,986 15 |
| All other ledger assets | 94,766 04 |
| Total ledger assets | $ 358,420 65 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 2,712 50 |
| Gross assets | $ 361,133 15 |
| Deduct assets not admitted | 26,635 71 |
| Total admitted assets | $ 334,497 44 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 66,517 20 |
| Unearned premiums | 194,894 92 |
| Total amount of all liabilities (except capital stock) | $ 261,412 12 |
| Surplus over all liabilities and capital | 73,085 32 |
| Total liabilities | $ 334,497 44 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $37,300,709 00 |
| Premiums thereon | 684,451 65 |
| Amount terminated during the year | 26,566,927 00 |
| Premiums thereon | 426,666 77 |
| Net amount in force at December 31, 1920 | 29,614,128 00 |
| Premiums thereon | 389,789 85 |

## *THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, EDWIN BEER—Secretary, H. A. KINGDON—Principal Office, 20 Old Broad Street, London, England—Chief Agents in Canada, Messrs. REED, SHAW and MCNAUGHT—Head Office in Canada, 85 Bay St., Toronto.

(Established July 30, 1836 and incorporated in January, 1881. Dominion license issued, December 14, 1896).

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ | 1,000,000 |
| Amount paid thereon in cash | | 600,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1922, 5½ p.c. | $ 20,000 00 | $ 20,000 00 | |
| Province of Ontario, 1941, 4 p.c. | 27,000 00 | 23,490 00 | |
| British War Loan Stock, 1929, 1947, 5 p.c. | 85,410 00 | 81,140 00 | |
| Canadian Northern Railway (Ont. Div.), 1st mtge. (g'teed by Province of Manitoba), 1930, 4 p.c. | 4,866 67 | 4,185 34 | |
| Total on deposit with Receiver General | $ 137,276 67 | $ 128,815 34 | |
| Carried out at market value | | | $ 128,815 34 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Cash in Royal Bank of Canada, Toronto | | | 59,135 47 |
| Interest accrued | | | 589 89 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Automobile (A) | $ 3,492 89 | | |
| Automobile (B) | 1,896 18 | | |
| Inland Transportation ($8,010.32 written prior to Oct* 1, 1920) | 14,072 23 | | |
| Total | | | 19,461 30 |
| Total assets in Canada | | | $ 208,002 00 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of automobile (A) claims, unadjusted | $ 2,217 39 | |
| Net amount of automobile (B) claims, unadjusted | 2,850 63 | |
| Total net amount of unsettled claims | | $5,068 02 |
| Reserve of unearned premiums: automobile (A), $20,776.25; automobile (B), $11,272.08; total, $32,048.33, carried out at 80 per cent. | | 25,638 66 |
| Taxes due and accrued | | 6,187 44 |
| Total liabilities in Canada | | $ 36,894 12 |

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1920, the only fire insurance business transacted in Canada was in connection with Automobile Insurance.

THE MARINE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (A) | Automobile (B) | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 54,068 16 | 29,129 53 | 55,836 45 | |
| Less reinsurance | | | 10,998 39 | |
| Less returned premiums | 10,840 54 | 7,528 95 | | |
| Net cash received | 43,227 62 | 21,600 58 | 44,838 06 | |
| Net cash received for premiums for all classes of business | | | | $ 109,666 26 |
| Cash received for interest on investments | | | | 2,846 60 |
| Total income in Canada | | | | $ 112,512 86 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (A) | Automobile (B) | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 1,405 73 | 3,167 32 | | |
| Less savings and salvage | 100 00 | | | |
| Net payment for said claims | 1,305 73 | | | |
| Paid for claims occurring during the year | 11,308 55 | 10,992 42 | 4,928 42 | |
| Less savings and salvage | 1,271 38 | 1,075 00 | 120 29 | |
| Net payment for said claims | 10,037 17 | 9,917 42 | | |
| Total net payment for claims | 11,342 90 | 13,084 74 | 4,808 13 | |
| Total net payments for claims for all classes of business | | | | $ 29,235 77 |
| Commission and brokerage | | | | 28,097 27 |
| Taxes | | | | 23,403 08 |
| Salaries, chief agency | | | | 825 00 |
| Miscellaneous expenditure, viz.: Telegrams, telephones and express, $464 48; printing and stationery, $185 30; underwriters' boards, associations, etc., $322 78; loss expense, $1,744 84 | | | | 2,717 40 |
| Total expenditure in Canada | | | | $ 84,278 52 |

THE MARINE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Automobile (A) | Automobile (B) | Inland Transportation. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 45,057 54 | 24,277 14 | |
| Taken in 1920, new and renewed | 54,206 11 | 29,311 51 | 65,888 28 |
| Totals | 99,263 65 | 53,588 65 | |
| Less ceased | 57,711 16 | 31,044 48 | 65,888 28 |
| Gross and net in force at end of 1920 | 41,552 49 | 22,544 17 | |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

BALANCE SHEET.

LIABILITIES.

| | | | |
|---|---|---|---|
| Capital account, viz.: Subscribed | | | £1,000,000 0 0 |
| Less amount not called up | | | 400,000 0 0 |
| | | | £ 600,000 0 0 |
| Reserve fund | | | 700,000 0 0 |
| Sundry creditors | | | 320,946 9 5 |
| Balance of Underwriting account, 1919 | | £3,113,321 16 10 | |
| Settlements during 1920 | £ 737,342 6 6 | | |
| Amount paid for dividends | 90,000 0 0 | | |
| Amount paid for Interim Dividend | 45,000 0 0 | | |
| Amount added to Reserve Fund | 100,000 0 0 | | |
| Amount written off investments | 150,576 18 11 | | |
| | | 2,122,919 5 5 | |
| | | | 990,402 11 5 |
| Net amount of premiums and interest on investments, 1920 | £2,424,239 1 0 | | |
| Settlements and office expenses for the year 1920 | 774,578 8 2 | | |
| | | | 1,649,660 12 10 |
| Subject to Excess Profits Duty | | | £4,261,009 13 8 |

ASSETS.

| | | | |
|---|---|---|---|
| Securities | Government, Corporation, and Stock guaranteed by Government | £1,778,039 7 1 | |
| | Indian Railway | 51,167 3 11 | |
| | Colonial | 148,382 1 8 | £3,463,002 18 10 |
| | Foreign Government and American | 484,973 9 1 | |
| | British Railway | 47,237 9 2 | |
| | House property and other securities | 953,203 7 11 | |
| Amount due for premiums and on reinsurance account | | | 754,833 6 0 |
| Cash and stamps in hand | | | 858 2 11 |
| Cash at Bankers | | | 42,315 5 11 |
| | | | £4,261,009 13 8 |

## MECHANICS AND TRADERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, H. A. SMITH—Secretary, G. H. TRYON—Principal Office, New Orleans, La.—Chief Agent in Canada, CLEMENT G. HOBSON—Head Office in Canada, Vancouver, B.C.

(Incorporated 1869. Dominion license issued, January 4, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of stock authorized, subscribed and paid in cash | $ 300,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| United States (2) Liberty Loan, 1927/1942, 4¼ p.c. | $ 20,000 00 | $ 20,000 00 | |
| Carried out at market value | | | $ 20,000 00 |
| *Other Assets in Canada.* | | | |
| Cash in Bank of Montreal, Vancouver, B.C. | | | 5,863 74 |
| Interest accrued | | | 106 25 |
| Agents' balances and premiums uncollected ($4,124.46 prior to Oct. 1, 1920) | | | 7,104 27 |
| Total assets in Canada | | | $ 33,074 26 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted and unpaid | $ 2,455 35 |
| Reserve of unearned premiums, $15,409.18; carried out at 80 per cent. | 12,327 34 |
| Taxes, due and accrued (estimated) | 2,801 24 |
| Total liabilities in Canada | $ 17,583 93 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 62,375 80 | |
| Deduct reinsurances, $4,943.49; return premiums, $20,820.98 | 25,764 47 | |
| Total net cash received for premiums | | $ 36,611 33 |
| Received for interest on bond | | 850 00 |
| Total income in Canada | | $ 37,461 33 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 3,620 11 | |
| Deduct reinsurances | 43 75 | |
| Total net amount paid for said claims | | $ 3,576 36 |
| Paid for commission or brokerage | | 8,736 88 |
| Paid for taxes | | 757 57 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $206.38; underwriters' boards, tariff associations, etc., $233.08; adjusting expense, $72.40; general expenses, $167.04 | | 678 90 |
| Total expenditure in Canada | | $ 13,749 71 |

MECHANICS AND TRADERS—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at end of 1919 | 1,416,134 | 31,655 62 |
| Taken in 1920, new and renewed | 1,834,628 | 57,419 06 |
| Totals | 3,250,762 | 89,074 68 |
| Less ceased | 1,656,304 | 53,094 78 |
| Gross in force at end of 1920 | 1,594,458 | 35,979 90 |
| Less reinsured | 332,960 | 5,166 59 |
| Net in force at end of 1920 | 1,261,498 | 30,813 31 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,170,060 25 |
| Interest and dividends | 93,361 27 |
| Rents | 4,500 00 |
| Agents' balances previously charged off | 457 18 |
| All other sources | 2,150 00 |
| Total income | $ 1,270,528 70 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 464,587 19 |
| Expenses of adjustment and settlement of claims | 14,047 68 |
| Commission or brokerage | 211,789 18 |
| Field supervisory expenses | 84,204 36 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 41,070 57 |
| Rents | 4,642 76 |
| Underwriters' boards and tariff associations | 33,718 89 |
| Federal taxes | 44,578 80 |
| All other licenses, fees and taxes | 55,437 27 |
| All other disbursements | 16,160 22 |
| Total disbursements | $ 970,236 92 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 22,000 00 |
| Book value of bonds and stocks | 1,979,697 95 |
| Cash on hand, in trust companies and in banks | 323,500 17 |
| Agents' balances | 272,332 90 |
| Total ledger assets | $ 2,597,531 02 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 30,966 05 |
| Market value of real estate over book value | 1,500 00 |
| Reinsurance recoverable on losses paid | 14,909 89 |
| Gross assets | $ 2,644,906 96 |
| Deduct assets not admitted | 143,681 18 |
| Total admitted assets | $ 2,501,225 78 |

MECHANICS AND TRADERS—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 138,622 61 |
| Unearned premiums | 1,005,771 11 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 2,500 00 |
| Federal, State and other taxes due or accrued (estimated) | 20,000 00 |
| Contingent commissions or other charges due or accrued | 5,000 00 |
| Total amount of all liabilities (except capital stock) | $ 1,171,893 72 |
| Capital actually paid up in cash | 300,000 00 |
| Surplus over all liabilities and capital | 1,029,332 06 |
| Total liabilities | $ 2,501,225 78 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $333,519,858 00 |
| Premiums thereon | 2,847,894 05 |
| Amount terminated during the year | 246,604,385 00 |
| Premiums thereon | 2,249,293 59 |
| Net amount in force at December 31, 1920 | 193,667,064 00 |
| Premiums thereon | 1,851,306 27 |

## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. A. Sims—Managing Director, A. E. Blogg—Secretary, Alfred Wright—Head Office, Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 250,000 00 |
| Amount paid thereon in cash | 50,000 00 |
| Amount of premium on capital stock paid in by shareholders | 50,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | | | |
|---|---|---|---|---|
| Mortgage Loans | | | | $ 32,000 00 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | | | 530,990 40 |
| Stock owned:— | Par value. | Book value. | Market value | |
| 20,054 shares Standard Reliance Assets Ltd (pref.) | $ 20,054 00 | $ 20,000 00 | $ 10,000 00 | |
| Carried out at book value | | | | 20,000 00 |
| Cash at head office and branches | | | | 129 12 |
| Cash in banks, viz.:— | | | | |
| Dominion Bank, Toronto | | | $ 70,240 46 | |
| Union Bank, Winnipeg | | | 172 67 | |
| Union Bank, Vancouver | | | 12,311 64 | |
| Merchants Bank, Vancouver | | | 71 79 | |
| Royal Bank, Montreal | | | 6,116 99 | |
| Imperial Trust Company, Toronto | | | 10,815 74 | |
| Total cash in banks | | | | 99,729 29 |
| Money held in London by London and Lancashire Insurance Company | | | | 23,090 38 |
| Total ledger assets | | | | $ 705,939 19 |
| Deduct market value of bonds and debentures under book value | | | | 115,000 53 |
| | | | | $ 590,938 66 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 6,690 87 |
| Agents' balances and premiums uncollected ($9,389.33 on business prior to Oct. 1, 1920) | 33,660 96 |
| Amount due for reinsurance losses | 484 56 |
| Total assets | $ 631,775 05 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 21,302 00 |
| Reserve of unearned premiums, $241,451.29; carried out at 80 per cent | 193,161 03 |
| Taxes due and accrued (estimated) | 17,750 00 |
| Total liabilities (excluding capital stock) | $ 232,213 03 |
| Excess of assets over liabilities | $ 399,562 02 |
| Capital stock paid in cash | 50,000 00 |
| | $ 349,562 02 |

THE MERCANTILE—*Continued.*

INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 420,404 18 | |
| Deduct reinsurance, $6,954.70; return premiums, $52,661.39. | 59,616 09 | |
| Total net cash received for premiums | | $ 360,788 09 |
| Received for interest on investments | | 25,889 31 |
| Endorsement fees | | 4 86 |
| Total income | | $ 386,682 26 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 41,440 75 | |
| Less reinsurances | 4,453 42 | |
| Net amount paid for said claims | $ 35,987 33 | |
| Amount paid for claims occurring during the year | 118,853 80 | |
| Deduct reinsurances | 1,810 31 | |
| Net amount paid for said claims | $ 117,043 49 | |
| Total net amount paid for claims | | $ 154,030 82 |
| Commission or brokerage and commission on profits | | 77,721 17 |
| Salaries and travelling expenses: Salaries of head office officials and agents, $23,615.20; travelling expenses of officials, $1,626.41. | | 25,241 61 |
| Taxes | | 9,177 15 |
| Dividends | | 50,000 00 |
| Loss on securities sold | | 6,189 56 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $784.62; printing and stationery, $1,899.59; advertising, $609.22; maps and plans, $374.81; underwriters' boards, tariff associations, etc., $4,786.02; rents, $2,217.43; office furniture and fixtures, $1,105.14; legal expenses, $30.83; office expenses, $3,061.81; sundries, $236.84. | | 15,106 31 |
| Total expenditure | | $ 337,466 62 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets December 31, 1919 | $ 656,723 55 |
| Amount of income as above | 386,682 26 |
| Total | $ 1,043,405 81 |
| Amount of expenditure as above | 337,466 62 |
| Balance, net ledger assets, December 31, 1920 | $ 705,939 19 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross policies in force at end of 1919 | 39,811,431 | 422,880 85 |
| Taken during 1920—new and renewed | 42,385,625 | 411,113 77 |
| Total | 82,197,056 | 833,994 62 |
| Deduct terminated | 39,511,011 | 368,051 30 |
| Gross in force at end of 1920 | 42,686,045 | 465,943 32 |
| Deduct reinsured | 1,697,932 | 4,996 85 |
| Net in force at December 31, 1920 | 40,988,113 | 460,946 47 |

THE MERCANTILE—*Concluded.*

SCHEDULE B.

| Bonds and debs. owned, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| *Governments—* | | | |
| Prov. of Manitoba, reg'd stock, 1950, 4 p.c. | $ 24,333 33 | $ 22,386 67 | $ 19,710 00 |
| Prov. of Ontario stock, 1947, 4 p.c. | 19,466 67 | 20,077 28 | 16,546 67 |
| *City—* | | | |
| Winnipeg, 1940, 4 p.c. | 9,733 34 | 10,080 08 | 8,176 00 |
| *Village—* | | | |
| Markham, 1921, 5 p.c. | 247 54 | 247 54 | 245 06 |
| *District—* | | | |
| South Vancouver, 1960, 5 p.c. | 13,000 00 | 14,207 50 | 11,050 00 |
| *Railways—* | | | |
| Can. Nor. Ry., 1st mtge. (g'teed by Dom. of Can.), 1953, 3 p.c. | 73,000 00 | 66,751 12 | 47,450 00 |
| Can. Nor. Ont. Ry., deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. | 48,666 67 | 42,826 66 | 35,040 00 |
| Can. Nor. Pac. Ry., 1st mtge. deb. stock (g'teed by Prov. of Br. Columbia), 1950, 4 p.c. | 9,733 33 | 9,635 95 | 7,202 66 |
| Total on deposit with Receiver Gen | $ 198,180 88 | $ 186,212 80 | $ 145,420 39 |
| *Held by the Company—* | | | |
| *Government—* | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | 25,000 00 | 23,557 50 | 24,750 00 |
| Dom. of Canada Victory Loan, 1924, 5½ p.c. | 25,000 00 | 24,250 00 | 25,000 00 |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | 10,000 00 | 9,700 00 | 10,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 10,000 00 | 9,475 00 | 10,000 00 |
| Province of Ontario, 1935, 4 p.c. | 50,000 00 | 46,625 00 | 46,625 00 |
| *City—* | | | |
| Calgary, 1940, 4½ p.c. | 9,733 33 | 9,003 32 | 8,273 33 |
| *District—* | | | |
| South Vancouver, 1960, 5 p.c. | 12,000 00 | 11,281 51 | 10,200 00 |
| *Railways—* | | | |
| Caledonian Ry., 3 p.c. pref. conv. ord. stock. | 63,996 71 | 47,254 56 | 18,559 04 |
| London and Northwestern Ry., 4 p.c., pref. stock | 19,466 67 | 20,535 66 | 12,848 00 |
| London, Chatham and Dover Ry. Co. arbit stock, 4½ p.c. | 24,333 33 | 27,865 00 | 18,006 66 |
| Quebec Central Ry. Co., com. stock, (g't'd be C.P.R.), 5 p.c. | 48,666 67 | 53,046 61 | 35,526 67 |
| Toronto Power Co., Ltd., con. deb. stock (g'teed by Tor. Ry. Co.), 1941, 4½ p.c | 13,359 03 | 12,624 24 | 11,221 58 |
| *Miscellaneous—* | | | |
| Empire Loan Co., 1922, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Hydro Electric Power Commission of Ontario, 1957, 4 p.c. | 36,000 00 | 24,559 20 | 24,559 20 |
| Total par, book and market values | $ 570,736 62 | $ 530,990 40 | $ 425,989 87 |

## MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. L. BALLARD—Secretary, H. C. NOBLE—Principal Office, New York City—Chief Agent in Canada, H. BEGG—Head Office in Canada, Toronto, Ont.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid for in cash | $ 400,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 5,000 00 | $ 5,000 00 | |
| Province of Alberta, 1922, 4 p.c. | 5,353 33 | 5,032 13 | |
| Province of Manitoba, 20 year gold bond, 1933, 5½ p.c. | 25,000 00 | 25,000 00 | |
| Govt. of United Kingdom of Great Britain and Ireland, secured loan gold notes 1937, 5½ p.c. | 70,000 00 | 70,000 00 | |
| Total on deposit with Receiver General | $ 105,353 33 | $ 105,032 13 | |
| Carried out at market value | | | $ 105,032 13 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds held by the Company, viz.:— | | | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 40,000 00 | $ 40,000 00 | |
| Prov. of Alberta, 1922, 4 p.c. | 14,600 00 | 13,724 00 | |
| Total | $ 54,600 00 | $ 53,724 00 | |
| Carried out at market value | | | 53,724 00 |
| Cash in banks, viz.:— | | | |
| Standard Bank, Toronto, Ont. | | $ 17,929 27 | |
| Bank of Hamilton, Moose Jaw, Sask. | | 3,757 16 | |
| Royal Bank, Calgary, Alta. | | 3,538 46 | |
| Total cash in banks | | | 25,224 89 |
| Deposit with North West Adjusting and Inspection Company | | | 609 31 |
| Interest accrued | | | 2,539 23 |
| Agents' balances and premiums uncollected—Fire | | | 12,975 98 |
| Total assets in Canada | | | $ 200,105 54 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 17,237 26 |
| Reserve of unearned fire premiums, $57,799.71; carried out at 80 p.c. | 46,239 77 |
| Taxes due and accrued | 3,918 86 |
| Salaries, rent, advertising, etc. | 2,500 00 |
| Total liabilities in Canada | $ 69,895 89 |

MERCHANTS FIRE—*Continued.*

INCOME IN CANADA.

| | Fire. | Hail. | |
|---|---|---|---|
| Gross cash received for premiums | $ 128,743 58 | $ 134,034 15 | |
| Less reinsurances | $ 205 31 | $ 28,249 07 | |
| Less return premiums | 20,572 66 | 713 35 | |
| Total deduction | $ 20,777 97 | $ 28,962 42 | |
| Net cash received for said premiums | $ 107,965 61 | $ 105,071 73 | |
| Total net cash received for premiums | | | $ 213,037 34 |
| Received for interest on investments | | | 1,578 44 |
| Total income in Canada | | | $ 214,615 78 |

EXPENDITURE IN CANADA.

| | Fire. | Hail. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 4,650 73 | | |
| Amount paid for claims occurring during the year | 41,764 99 | 56,811 67 | |
| Less reinsurances | | 526 15 | |
| Net amount paid for said claims | $ 46,415 72 | $ 56,285 52 | |
| Total net amount paid for all claims | | | $ 102,701 24 |
| Paid or allowed for commission or brokerage, fire, $26,231.83; other, $26,264.72 | | | 52,496 55 |
| Taxes: fire, $3,842.30; other, $2,088.65 | | | 5,930 95 |
| *Paid for salaries, fees and travelling expenses:—Salaries of general and special agents, $8,950.73; travelling expeases, chief agency, $477.37; agents, $353.95 | | | 9,782 05 |
| †Miscellaneous expenditure, viz.:—Advertising, $201; maps and plans, $53.85; postage, telegrams, telephones and express, $183.83; underwriters' boards, tariff associations, etc., $442.30; printing and stationery, $92.96; general expenses, $6,737.17 | | | 7,711 11 |
| Total expenditure in Canada | | | $ 178,621 90 |

*($7,500 belongs to fire business.)
†($5,000 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 5,133,475 | 64,532 35 | |
| Taken in 1920, new and renewed | 13,801,450 | 128,957 26 | 134,019 34 |
| Totals | 18,934,925 | 193,489 61 | |
| Less ceased | 6,471,442 | 81,733 19 | 134,019 34 |
| Gross in force at end of 1920 | 12,463,483 | 111,756 42 | |
| Less reinsured | 21,100 | 300 01 | |
| Net in force at end of 1920 | 12,442,383 | 111,456 41 | |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 184,900 00 |
| Book value of bonds and stocks | 3,369,990 00 |
| Cash on hand, in trust companies and in banks | 233,746 14 |
| Agents' balances | 385,780 62 |
| Total ledger assets | $ 4,174,416 76 |

MERCHANTS FIRE—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 27,006 00 |
| Reinsurance due on claims paid | 4,544 00 |
| Gross assets | $ 4,205,966 76 |
| Deduct assets, not admitted | 203,232 46 |
| Total admitted assets | $ 4,002,734 30 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 458,832 00 |
| Unearned premiums | 2,272,869 93 |
| All other liabilities | 75,202 90 |
| Total liabilities, except capital stock | $ 2,806,904 83 |
| Capital stock paid in cash | 400,000 00 |
| Surplus | 795,829 47 |
| Total liabilities | $ 4,002,734 30 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,323,710 76 |
| Interest and dividends | 167,392 28 |
| Borrowed money | 125,000 00 |
| Gross profit on sale or maturity of bonds and stocks | 27,557 75 |
| Other income | 202 90 |
| Total income | $ 3,643,863 69 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,065,157 21 |
| Expenses of adjustment and settlement of claims | 19,991 07 |
| Dividends to shareholders | 85,000 00 |
| Commissions or brokerage including agents' allowances | 769,367 78 |
| Total field supervisory expenses | 8,774 46 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 161,319 26 |
| Rents | 8,551 99 |
| Fire departments, fire patrol and salvage corps assessments | 4,713 38 |
| Inspections and surveys, including underwriters' boards and tariff associations | 10,907 46 |
| State taxes on premiums, Insurance Department licenses and fees | 41,477 88 |
| Federal taxes | 76,862 39 |
| Gross loss on sale or maturity of bonds and stocks | 10,706 50 |
| Borrowed money repaid | 125,000 00 |
| All other disbursements | 28,592 34 |
| Total disbursements | $ 2,416,421 72 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 506,739,337 00 |
| Premiums thereon | 4,725,145 15 |
| Amount terminated during the year | 216,502,037 00 |
| Premiums thereon | 2,332,463 76 |
| Net amount in force December 31, 1920 | 390,646,724 00 |
| Premiums thereon | 3,909,214 12 |

## THE MERCHANTS MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Sir RALPH COLLINGWOOD FOSTER, Bart.—Secretary, EDWARD GRIGGS—Principal Office, Hong Kong—Chief Agent in Canada, C. W. I. WOODLAND—Head Office in Canada, Montreal, Que.

(Established 1871. Commenced business in Canada, December 14, 1920.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £ | 500,000 |
| Amount paid thereon in cash | | 125,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General:—

| | Par value. | Market value. | |
|---|---|---|---|
| British Government War Loan Stock, 1929 1947, 5 p.c. | $ 121,666 67 | $ 100,983 33 | |
| Carried out at market value | | | $ 100,983 33 |
| Total assets in Canada | | | $ 100,983 33 |

THE MERCHANTS MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| By balance brought forward from last year | 55,666 2 9 | Dividend paid in March, 1920 | 9,375 0 0 |
| Balance of Underwriting Account, 1919 | 393,086 17 9 | Interim dividend paid in July, 1920 | 6,250 0 0 |
| Interest on investments | 35,158 16 8 | Claims, etc., on Underwriting Account, 1919, paid in 1920 | 175,748 4 3 |
| | | Transfer to Underwriting Suspense Account, estimate to close 1919 Underwriting Account | 125,000 0 0 |
| | | Transfer to Reserve Fund | 50,000 0 0 |
| | | Reserve for Excess Profits Duty and Income Tax | 10,000 0 0 |
| | | Reserve for depreciation of investments | 60,000 0 0 |
| | | Balance carried forward | 47,538 12 11 |
| | £ 483,911 17 2 | | £ 483,911 17 2 |

UNDERWRITING ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Premiums | 587,075 9 9 | Claims settled, 1920 | 174,243 13 6 |
| | | General expenses | 41,818 1 9 |
| | | Balance, subject to the result of risks still to run off | 371,013 14 6 |
| | £ 587,075 9 9 | | £ 587,075 9 9 |

BALANCE SHEET.

| CAPITAL AND LIABILITIES. | £ | s. d. | ASSETS. | £ s. d. |
|---|---|---|---|---|
| Share Capital— | | | | |
| Subscribed—50,000 shares of £10 each | £ 500,000 | | Freehold land and building | 76,793 19 8 |
| | | | Securities and bank deposits | 1,055,728 5 11 |
| Called up—£2 10s. per share | 125,000 0 0 | | Interest accrued at this date | 8,439 11 11 |
| Reserve Fund | 250,000 0 0 | | Cash at bankers | 12,513 16 6 |
| Investments Depreciation Account | 60,000 0 0 | | Debtors for premiums | 206,667 4 8 |
| Creditors for returns and reinsurances | 372,275 7 7 | | Sundry debtors and debit balances | 7,712 2 0 |
| Sundry creditors | 9,865 4 3 | | Agents' balances | 17,573 2 1 |
| Unclaimed dividends | 33 10 0 | | Debtors for reinsurance claims | 15,321 4 11 |
| Underwriting Suspense Account | 134,966 7 8 | | Policy stamps | 1,633 9 3 |
| Reserve for Excess Profits Duty and Income Tax | 31,690 0 0 | | | |
| Balance of Underwriting Account, 1920 | 371,013 14 6 | | | |
| Balance of Profit and Loss | 47,538 12 11 | | | |
| | £1,402,382 16 11 | | | £1,402,382 16 11 |

## MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. B. COLE—Secretary, M. A. REYNOLDS—Principal Office, Chicago, Ill.—Chief Agent in Canada, W. J. WILLCOX—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1865. Dominion license issued October 6, 1915.)

### CAPITAL.

| | |
|---|---|
| Cash surplus capitalized as a permanent fund | $ 500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada bonds, 1935, 5 p.c | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |
| *Other Assets in Canada.* | | | |
| Cash in Royal Bank of Canada, Winnipeg | | | 16,100 23 |
| Interest accrued | | | 1,041 65 |
| Agents' balances and premiums uncollected | | | 6,776 79 |
| Total assets in Canada | | | $ 73,918 67 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Amount of claims, adjusted and unpaid | $ 62 | |
| Amount of claims, unadjusted | 40 00 | |
| Amount of claims, resisted, in suit | 2,650 00 | |
| Total net amount of unsettled claims | | $ 2,690 62 |
| $2,650 accrued prior to 1920. | | |
| Reserve of unearned premiums, $23,988 28; carried out at 80 per cent | | 19,190 62 |
| Taxes due and accrued | | 850 00 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | | 850 59 |
| Total liabilities in Canada | | $ 23,581 83 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 52,500 26 | |
| Deduct reinsurances, $6,304 71; return premiums, $6,158 84 | 12,463 55 | |
| Net cash received for premiums | | $ 40,036 71 |
| Received for interest | | 2,861 38 |
| Total income in Canada | | $ 42,898 09 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 19,024 95 | |
| Deduct savings and salvage, $1,413 95; reinsurances, $3 13 | 1,417 08 | |
| Net amount paid for said claims | $ 17,607 87 | |
| Amount paid for claims occurring during the year | $ 29,091 66 | |
| Deduct reinsurances | 848 16 | |
| Net amount paid for said claims | $ 28,243 50 | |

MILLERS NATIONAL—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net amount paid for claims | $ 45,851 37 |
| Commission or brokerage | 10,617 66 |
| Taxes, licenses and fees | 1,064 82 |
| Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $266.35; adjustment expenses, maps and plans, $1,294 10; licenses, $1,165; printing and stationery, $67 50; sundries, $51.30 | 2,844 25 |
| Total expenditure in Canada | $ 60,378 10 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at December 31, 1919 | $ 4,268,813 | $ 57,708 42 |
| Taken in 1920—new and renewed | 3,738,425 | 50,435 48 |
| Total | $ 8,007,238 | $ 108,143 90 |
| Deduct terminated | 4,048,771 | 54,578 56 |
| Gross in force at end of 1920 | $ 3,958,467 | $ 53,565 34 |
| Deduct reinsured | 578,795 | 6,899 93 |
| Net in force at December 31, 1920 | $ 3,379,672 | $ 46,665 41 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 2,914 65 |
| Mortgage loans on real estate, first liens | 661,350 00 |
| Book value of bonds owned by the company | 3,197,310 00 |
| Cash on hand, in banks and trust companies | 278,374 43 |
| Agents' balances | 224,457 73 |
| Other assets | 15,125 14 |
| Total ledger assets | $ 4,379,531 95 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Amount recoverable on paid losses | 2,380 96 |
| Interest due and accrued | 79,693 71 |
| Gross assets | $ 4,461,606 62 |
| Deduct assets not admitted | 65,888 51 |
| Total admitted assets | $ 4,395,718 11 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses and claims | $ 302,445 75 |
| Total unearned premiums | 1,558,392 64 |
| Federal, state and other taxes due or accrued (estimated) | 40,132 20 |
| Contingent commissions or other charges due and accrued | 35,586 22 |
| Salaries, rents, expenses, etc. | 2,000 00 |
| Amount reclaimable on renewed policies | 337,922 81 |
| Total liabilities (not including capital stock) | $ 2,276,479 62 |
| Permanent Fund | 500,000 00 |
| Surplus over all liabilities | 1,619,238 49 |
| Total liabilities | $ 4,395,718 11 |

MILLERS NATIONAL—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums other than perpetuals | $ 1,962,249 02 |
| Deposit premiums | 101,122 42 |
| Assessments from members | 360,983 08 |
| Gross increase by adjustment in book value of bonds | 4,744 96 |
| Received for interest and dividends | 193,210 82 |
| From agents' balances previously charged off | 206 25 |
| From other sources | 36 87 |
| Total income | $ 2,622,553 42 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $ 1,264,471 43 |
| Expenses of adjustment and settlement of losses | 33,473 16 |
| Allowances to local agents for miscellaneous agency expenses | 489,728 84 |
| Total field supervisory expenses | 80,719 25 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 136,667 99 |
| Deposit premiums returned | 96,049 86 |
| Rents | 11,059 09 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 1,263 65 |
| Inspections and surveys, including underwriters' boards and tariff associations | 21,773 93 |
| Federal taxes | 28,380 81 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 3,946 65 |
| Gross decrease by adjustment in book value of bonds | 15,309 40 |
| All other expenditure | 40,150 78 |
| Total disbursements | $ 2,222,994 84 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 308,953,983 00 |
| Premiums thereon | 3,121,876 19 |
| Amount terminated during the year | 260,009,480 00 |
| Premiums thereon | 2,608,257 19 |
| Net amount in force at December 31, 1919 | 243,738,780 00 |
| Premiums thereon | 2,655,927 29 |

## MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. J. LAKE—Secretary, C. I. BUXTON—Principal Office, Owatonna, Minn.—Chief Agent in Canada, C. L. CLARK.—HEAD OFFICE IN CANADA, Winnipeg, Man.

(Incorporated 1904. Dominion license issued, August 18, 1920).

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada War Loan, 1931, 5 p.c. | $ 10,000 00 | $ 8,600 00 | |
| Dom. of Canada Bonds, 1929, 5½ p.c. | 10,000 00 | 9,100 00 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 25,000 00 | 24,000 00 | |
| Prov. of Manitoba, 1925, 6 p.c. | 10,000 00 | 10,000 00 | |
| Total on deposit with Receiver General | $ 55,000 00 | $ 51,700 00 | |
| Carried out at market value | | | $ 51,700 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Winnipeg, Man. | 973 69 |
| Cash at Chief agency in Canada | 6 67 |
| Agents' balances and premiums uncollected | 1,728 14 |
| Office furniture and plans | 566 26 |
| Total assets in Canada | $ 54,974 76 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $1,480 71; carried out at 80 per cent. | $ 1,184 57 |
| Total liabilities in Canada | $ 1,184 57 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,426 69 | |
| Deduct return premiums | 259 06 | |
| Total net cash received for premiums | | $ 1,167 63 |
| Total income in Canada | | $ 1,167 63 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 92 84 |
| Paid for commission or brokerage | 388 01 |
| Taxes | 917 96 |
| Salaries of chief agency, $383 78; travelling expenses chief agency, $305 73 | 689 51 |
| Miscellaneous expenditure: Advertising, $149 00; postage, telegrams, telephones and express, $202 07; printing and stationery, $305 24; sundry, 62c.; furniture and fixtures, $302 83; rents, $145 06 | 1,104 82 |
| Total expenditure in Canada | $ 3,193 14 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount | Premiums. |
|---|---|---|
| Policies taken during 1920, new | $ 91,801 | $ 3,154 83 |
| Deduct terminated | 6,400 | 259 06 |
| Gross and net in force at end of 1920 | $ 85,401 | $ 2,895 77 |

MINNESOTA IMPLEMENT—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 12,000 00 |
| Mortgage loans on real estate, first liens | 775,500 00 |
| Book value of bonds | 115,036 00 |
| Cash in banks and in trust companies | 106,519 60 |
| Agents' balances | 148,142 13 |
| Due for reinsurance premiums | 55,691 39 |
| Bills receivable, taken for fire risks | 3,995 31 |
| Total ledger assets | $ 1,216,884 43 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 25,677 79 |
| Reinsurance recoverable on paid losses | 8,041 79 |
| Gross assets | $ 1,250,604 01 |
| Deduct assets not admitted | 127 75 |
| Total admitted assets | $ 1,250,476 26 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 60,511 66 |
| Total unearned premiums | 749,950 83 |
| Funds held under reinsurance treaties | 72,735 42 |
| Salaries, rents, expenses, bills, etc., due or accrued (estimated) | 300 00 |
| Taxes due and accrued (estimated) | 13,000 00 |
| Contingent commissions or other charges due or accrued | 4,000 00 |
| Dividends declared and unpaid | 838 82 |
| Total liabilities, except capital stock | $ 901,336 73 |
| Surplus as regards policyholders | 349,139 53 |
| Total liabilities | $ 1,250,476 26 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,347,855 18 |
| Interest and dividends | 35,116 18 |
| Rents | 240 00 |
| Increase in liabilities on account of reinsurance treaties | 72,735 42 |
| From other sources | 2,924 20 |
| Total income | $ 1,458,870 98 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 364,546 23 |
| Expenses of adjustment and settlement of losses | 5,034 87 |
| Interest or dividends to policyholders | 378,418 00 |
| Agents' allowances including commissions or brokerage | 162,891 71 |
| Total field supervisory expenses | 6,677 98 |
| Salaries, fees and all other charges of officers, directors, trustees, home and department office employees | 62,109 16 |
| Rents | 3,124 53 |
| Fire department, patrol and salvage corps assessments' fees, taxes and expenses | 338 56 |
| Inspections and surveys including underwriters' board and tariff associations | 10,469 68 |
| Federal taxes | 9,954 14 |
| State, County and Municipal taxes, Insurance Department licenses and fees | 19,880 04 |
| Gross decrease by adjustment in book value of bonds | 3,518 10 |
| Real estate expenses | 293 53 |
| All other disbursements | 39,025 86 |
| Total disbursements | $ 1,066,282 39 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $123,490,397 00 |
| Premiums thereon | 2,097,370 08 |
| Amount terminated during the year | 74,907,515 00 |
| Premiums thereon | 1,334,085 97 |
| Net amount in force December 31, 1920 | 84,505,767 00 |
| Premiums thereon | 1,392,740 31 |

## THE MOTOR UNION INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1920.

General Manager, H. F. BAKER—Principal Office, 10 St. James Street, London, England—Chief Agent in Canada, FREDERICK WILLIAMS—Head Office in Canada, 59 Yonge St., Toronto.

(Incorporated in 1906. Commenced business in Canada, May 30, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 2,000,000 00 |
| Amount paid up | 872,715 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| British War Loan Stock, 1929 1947, 5 p.c. | $ 121,666 67 | $ 115,583 33 | |
| Carried out at market value | | | $ 115,583 33 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds held by Company:— | | | |
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 10,000 00 | $ 9,900 00 | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 30,000 00 | 30,000 00 | |
| Total par and market values | $ 40,000 00 | $ 39,900 00 | |
| Carried out at market value | | | 39,900 00 |
| Cash at Chief Agency in Canada | | | 100 00 |
| Cash in Royal Bank of Canada, Toronto | | | 34,801 43 |
| Interest accrued | | | 476 75 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Automobile (A) ($593.53 on business prior to Oct. 1, 1920) | | $ 9,958 16 | |
| Automobile (B) ($254.45 on business prior to Oct. 1, 1920) | | 4,267 80 | |
| Total | | | 14,225 96 |
| Total assets in Canada | | | $ 205,087 47 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of automobile (A) claims, unadjusted | $ 15,600 00 | |
| Net amount of automobile (B) claims, unadjusted | 1,400 00 | |
| Total amount of unpaid claims | | 17,000 00 |
| Reserve of unearned premiums: automobile (A), $61,342.10; automobile (B), $26,289.47; Total, $87,631.57; carried out at 80 per cent | | 70,105 24 |
| Salaries, rent, etc | | 565 71 |
| Taxes due and accrued | | 1,434 29 |
| Total liabilities in Canada | | $ 89,105 24 |

THE MOTOR UNION—*Concluded.*

INCOME IN CANADA.

| Premiums. | Class of Business. Automobile (A.) | Automobile (B.) | |
|---|---|---|---|
| | $ cts | $ cts | |
| Gross cash received | 145,397 89 | 62,311 09 | |
| Less return premiums | 21,667 07 | 9,285 91 | |
| Net cash received | 123,730 82 | 53,025 18 | |
| Net cash received for premiums for all classes of business | | | $ 176,756 00 |
| Cash received for interest on investments | | | 1,122 29 |
| Total income in Canada | | | $ 177,878 29 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. Automobile (A.) | Automobile (B.) | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 1,548 22 | 725 37 | |
| Paid for claims occurring during the year | 32,095 78 | 13,755 33 | |
| Deduct savings and salvage | 3,275 86 | 1,403 94 | |
| Net payment for said claims | 28,819 92 | 12,351 39 | |
| Total net payment for claims | 30,368 14 | 13,076 76 | |
| Total net payments for claims for all classes of business | | | $ 43,444 90 |
| Commission and brokerage | | | 39,790 24 |
| Taxes | | | 2,303 63 |
| Salaries, fees and travelling expenses:—Salaries, Head Office, $13,714.29; fees, auditors, $525; travelling expenses, officials, $6,739.80 | | | 20,979 09 |
| Miscellaneous expenditure, viz.: Advertising, $1,821.61; furniture and fixtures, $4,293.72; inspections and surveys, $25; postage, telegrams, telephones and express, $482.96; printing, stationery and office supplies, $6,699.14; rents, $2,122.50; bank exchange, $8.55 | | | 15,453 48 |
| Total expenditure in Canada | | | $ 121,971 34 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Automobile (A.) | Automobile (B.) |
|---|---|---|
| | Premiums. | Premiums. |
| | $ cts | $ cts. |
| Gross in force at end of 1919 | 25,508 49 | 10,932 22 |
| Taken in 1920, new | 140,503 79 | 60,215 91 |
| renewed | 12,211 76 | 5,233 62 |
| Totals | 178,224 04 | 76,381 75 |
| Less ceased | 47,360 4 | 20,297 37 |
| Gross and net in force at end of 1920 | 130,863 58 | 56,084 38 |

(*For General Business Statement, see Appendix.*)

## THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Hon. H. B. RAINVILLE—Vice-President, Hon. Senator J. M. WILSON—Manager, P. J. PERRIN—Secretary, J. DESLONGCHAMPS—Principal Office, Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 250,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debentures. *(For details, see Schedule B)* | | $ 849,646 08 |
| Book value of stocks. *(For details, see Schedule C)* | | 424,568 18 |
| Amount of loans secured by bonds, stocks, etc. | | 70,000 00 |
| Cash at head office | | 8,575 53 |
| Cash in banks and trust company, viz.:— | | |
| Bank of Hochelaga, Montreal | $ 53,814 23 | |
| Provincial Bank of Canada, Montreal | 30,635 08 | |
| Royal Bank of Canada, Montreal | 38,437 76 | |
| Royal Bank of Canada, London, Eng. | 2,136 15 | |
| Guaranty Trust | 8,185 62 | |
| Clydesdale Bank, London, Erg | 635 71 | |
| Total cash in banks and trust company | | 133,844 55 |
| Total ledger assets | | $ 1,486,634 34 |
| Deduct market value of stocks, bonds and debentures under book value | | 18,472 60 |
| | | $1,468,161 74 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $600; accrued, $7,458.73 | | 8,058 73 |
| Agents' balances and premiums uncollected:— | | |
| Fire—In Canada ($1,1319.68 prior to October 1, 1920) | $ 124,726 52 | |
| Plate Glass—In Canada ($700 on business prior to Oct. 1, 1920) | 5,908 94 | |
| Total | | 130,635 46 |
| Office furniture and fixtures, $0.50; plans, $0.50 | | 1 00 |
| All other property belonging to the company (plate glass) | | 3,294 20 |
| Due by reinsuring companies | | 4,462 33 |
| Total assets | | $ 1,614,613 46 |

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 27,211 00 | |
| Net amount of fire claims, resisted, not in suit | 820 00 | |
| Net amount of plate glass claims, unadjusted | 240 00 | |
| Total net amount of unsettled claims | | $ 28,271 00 |
| Reserve of unearned premiums: fire, $519,578.07; plate glass, $23,057.99; total, $542,636.06; carried out at 80 per cent. | | 434,108 85 |
| Taxes due and accrued | | 20,000 00 |
| Salaries, rent, advertising, agency and other expenses | | 6,505 85 |
| Balances held for treaty companies (fire) | | 227,247 78 |
| Total liabilities in Canada | | $ 716,133 48 |

THE MOUNT ROYAL—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Total net amount of fire claims, unadjusted | $ 7,752 00 |
| Reserve of unearned premiums: fire, $21,338.10; carried out at 80 per cent | 17,070 48 |
| Total liabilities in other countries | $ 24,822 48 |
| Total liabilities in all countries | $ 740,955 96 |
| Excess of assets over liabilities | $ 873,657 50 |
| Capital stock paid in cash | 250,000 00 |
| Excess over all liabilities and paid-up capital | $ 623,657 50 |

INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire | | Plate Glass |
| | In Canada. | Outside Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,241,028 58 | 94,234 12 | 44,350 99 |
| Less reinsurance | 435,629 61 | 134 63 | |
| " return premiums | 176,258 61 | 22,505 11 | 15,641 06 |
| Total deduction | 611,888 22 | 22,639 74 | |
| Net cash received | 629,140 36 | 71,594 38 | 28,709 93 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 729,444 67 |
| Cash received for interest on investments | 85,081 91 |
| Income from all other sources | 3,612 20 |
| Exchange | 744 90 |
| Total income | $ 818,883 68 |

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Plate Glass |
| | In Canada. | Outside Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 36,884 40 | 90 48 | |
| Less reinsurance | 22,446 00 | | |
| Net payment for said claims | 14,438 40 | | |
| Paid for claims occurring during the year | 477,963 39 | 54,995 39 | 12,853 84 |
| Less savings and salvage | 4,657 12 | 1 25 | 74 88 |
| " reinsurance | 210,555 53 | | |
| Total deduction | 215,212 65 | | |
| Net payment for said claims | 262,750 74 | 54,994 14 | |
| Total net payment for claims | 277,189 14 | 55,084 62 | 12,778 96 |

THE MOUNT ROYAL—*Continued.*

EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 345,052 72 |
| Dividends paid stockholders | 192,177 85 |
| Commission and brokerage, fire, $113,161.62; other, $6,566 | 119,727 62 |
| Commission on profits, fire | 2,648 07 |
| Taxes, fire, $28,555.85; other, $750 | 29,305 85 |
| *Salaries, fees and travelling expenses:—Salaries: Head Office, $81,063.09; fees, directors, $5,000; auditors, $600; travelling expenses:—Officials, $1,850.43; agency charges, $2,376.31 | 90,889 83 |
| †Miscellaneous expenditure, viz.:—Advertising, $2,308 99; office expenses, $7,156.17; furniture and fixtures, $2,450.69; inspections and surveys, $3,405 87; legal expenses, $673.65; maps and plans, $1,613; donations, $200; postage, telegrams, telephones and express, $2,091.52; printing and stationery, $8,770 51; rents, $7,242.47; underwriters' boards, associations, etc., $1,812.31; tabulating system, $1,488 46 | 39,213 64 |
| Gross expenditure | $ 819,015 58 |
| Less recovered from treaty companies | 18,707.59 |
| Net expenditure | $ 800,307 99 |

*(Of which $79,181.98 belongs to fire business.) †(Of which $37,755.02 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 1,218,725 07 |
| Amount of income as above | 818,883 68 |
| Balances treaty companies transferred to treaty deposit acc | 22,085 80 |
| Total | $ 2,059,694 55 |
| Amount of expenditure as above | 800,307 99 |
| Balance net ledger assets, December 31, 1920 ($1,483,634.34 less $227,247.78 ledger liabilities) | $ 1,259,386 56 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 435,572 72 |
| Amount of commission thereon | 129,945 33 |
| Amount of losses recovered from said companies | 295,296 27 |
| Reserve of unearned premiums on all risks reinsured in unoicensed companies, $295,296.27; carried out at 80 per cent | 236,237 01 |
| Amount of losses due and recoverable from such companies | 24,387 45 |
| Amount of cash or other securities held as security for recovery of losses, etc | 233,001 53 |

SUMMARY OF RISKS AND PREMIUMS.

| Fire. | In Canada. | | In other Countries. | | Totals in all Countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Policies in force at end of 1919 | 116,064,080 | 1,352,232 75 | 3,723,248 | 36,927 67 | 119,787,328 | 1,389,160 42 |
| Taken during the year—new and renewed | 107,314,248 | 1,265,923 71 | 4,623,632 | 81,126 22 | 111,937,880 | 1,347,049 93 |
| Total | 223,378,328 | 2,618,156 46 | 8,346,880 | 118,053 39 | 231,725,208 | 2,736,210 35 |
| Less ceased | 98,570,093 | 1,092,856 41 | 6,163,654 | 76,674 96 | 104,733,747 | 1,169,531 37 |
| Gross in force at end of 1920 | 124,808,235 | 1,525,300 05 | 2,183,226 | 41,378 93 | 126,991,461 | 1,566,678 98 |
| Deduct reinsured | 39,575,402 | 558,298 72 | | | 39,575,402 | 558,298 72 |
| Net in force at end of 1920 | 85,232,833 | 967,001 33 | 2,183,226 | 41,378 93 | 87,416,059 | 1,008,380 26 |
| Plate Glass. | | | | | | |
| Policies in force at end of 1919 | | 19,379 56 | | | | |
| Taken during the year—new and renewed | | 44,741 83 | | | | |
| Total | | 64,121 39 | | | | |
| Less ceased | | 22,775 13 | | | | |
| Gross and net in force at end of 1920 | | 41,346 26 | | | | |

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THE MOUNT ROYAL—*Concluded.*

SCHEDULE B.

| Bonds and debentures owned— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dominion of Canada Victory Loan, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | $ 50,000 00 |
| §Dominion of Canada Victory Loan, 1933, 5½ p.c. | 250,000 00 | 250,967 49 | 250,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c | 200,000 00 | 202,938 15 | 200,000 00 |
| Province of Ontario, 1925, 4½ p.c | 15,000 00 | 14,587 50 | 14,550 00 |
| Russian Internal Loan, 1926, 5½ p.c. | 25,000 00 | 14,750 00 | 800 00 |
| *Cities—* | | | |
| Edmonton, 1932, 4½ p.c. | 6,318 00 | 4,681 73 | 5,496 66 |
| *Montreal (Boulevard St. Paul), 1937, 5 p.c. | 5,000 00 | 5,312 50 | 4,850 00 |
| *Montreal (Delorimier), 1948, 4 p.c | 10,000 00 | 9,621 94 | 8,200 00 |
| *Montreal (Town of Emard), 1939, 5 p.c. | 2,000 00 | 2,128 40 | 1,940 00 |
| *Towns—* | | | |
| Cartierville, 1954, 5½ p.c. | 15,000 00 | 13,687 50 | 15,450 00 |
| Cartierville, 1955, 5½ p.c. | 15,000 00 | 13,687 50 | 15,450 00 |
| †Lasalle, 1952, 4½ p.c. | 40,000 00 | 32,256 00 | 31,600 00 |
| Pointe Claire, 1945, 6 p.c. | 20,000 00 | 19,900 00 | 20,200 00 |
| Pointe aux Trembles, 1940 6 p.c. | 10,000 00 | 9,687 00 | 9,900 00 |
| *St. Pierre aux Liens, 1951, 5 p.c. | 19,000 00 | 19,847 08 | 16,340 00 |
| St. Laurent, 1953, 5 p.c. | 15,000 00 | 14,850 00 | 15,450 00 |
| *Villages—* | | | |
| Chambly Basin, 1939, 6 p.c. | 30,000 00 | 29,400 00 | 30,000 00 |
| *Sault au Recollet, 1951, 5 p.c. | 15,000 00 | 15,288 76 | 14,250 00 |
| *Schools—* | | | |
| *St. Edward (now Montreal), 1949, 5½ p.c. | 8,000 00 | 9,649 28 | 7,760 00 |
| Villeray, Que., 1955, 6 p.c. | 25,000 00 | 24,750 00 | 26,750 00 |
| Montreal, R.C., 1921, 6 p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| *Railway—* | | | |
| Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c. | 48,000 00 | 40,800 00 | 34,080 00 |
| *Miscellaneous—* | | | |
| Cedars Rapids Mfg. Co. (1st mtge. S.F.), 1953, 5 p.c. | 15,000 00 | 13,500 00 | 13,650 00 |
| Dominion Textile Co., "C" 1925, 6 p.c. | 5,000 00 | 4,605 25 | 4,850 00 |
| St. Maurice Valley Cotton Mills, Ltd. (1st mtge. S.F.), 1952, 6 p.c. | 25,000 00 | 22,750 00 | 18,500 00 |
| Total par, book and market values... | $ 878,318 00 | $ 849,646 08 | $ 820,066 66 |

*On deposit with Receiver General. †$10,000 of which is on deposit with Receiver General.
§$50,000 of which is on deposit with Receiver General.

SCHEDULE C.

| Stocks owned by the company, viz:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 333 shares Société d'Administration Générale (25 p.c. paid) | $ 4,150 00 | $ 4,150 00 | $ 4,980 00 |
| 100 " Atcheson, Topeka and Sante Fe Ry | 10,000 00 | 11,387 50 | 9,200 00 |
| 67½ " Baltimore and Ohio (com) | 6,750 00 | 4,927 50 | 2,835 00 |
| 36 " Baltimore and Ohio (pref.) | 3,600 00 | 2,592 00 | 1,980 00 |
| 100 " C.P.R. | 10,000 00 | 16,075 00 | 13,600 00 |
| 160 " Bank of Hochelaga | 16,000 00 | 23,352 50 | 24,800 00 |
| 600 " (Pref'd.) Dom. Iron and Steel | 60,000 00 | 57,822 50 | 41,400 00 |
| 300 " (Pref'd.) Dom. Textile | 30,000 00 | 29,849 99 | 28,500 00 |
| 200 " (Com.) Dom. Textile | 20,000 00 | 15,068 75 | 21,000 00 |
| 300 " Detroit United Rys | 30,000 00 | 22,470 00 | 25,800 00 |
| 100 " (Pref'd.) Duluth Superior Ry. | 10,000 00 | 6,125 00 | 1,400 00 |
| 300 " Lake of the Woods Milling Co. (Com.) | 50,000 00 | 52,825 00 | 67,500 00 |
| 200 " Railway Steel Springs Co | 20,000 00 | 11,950 00 | 18,600 00 |
| 100 " Southern Pacific Ry. | 10,000 00 | 12,375 00 | 11,600 00 |
| 150 " Toronto St. Ry. | 15,000 00 | 17,416 42 | 9,000 00 |
| 300 " Union Pacific Ry. | 30,000 00 | 44,373 68 | 36,900 00 |
| 125 " Wabasso Cotton Co. (Bonus Common Stock) | 12,500 00 | | 12,500 00 |
| 300 " Canada Cement (Common) | 30,000 00 | 14,690 52 | 17,100 00 |
| 200 " Canada Cement (Preferred) | 20,000 00 | 18,950 00 | 18,000 00 |
| 300 " Montreal Tramways and Power. | 30,000 00 | 12,218 75 | 3,300 00 |
| 600 " B.C. Fishing and Packing Co | 60,000 00 | 11,512 51 | 24,000 00 |
| 500 " Civic Investment and Industrial Co | 50,000 00 | 34,435 56 | 41,000 00 |
| 20 " Dominion Canners (Bonus) | 2,000 00 | | 680 00 |
| Total par, book and market values... | $ 530,000 00 | $ 424,568 18 | $ 435,675 00 |

## THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Vice-President, H. W. CAMERON—Manager and Secretary, C. W. GUNNING—Principal Office, Halifax, N.S.

(Incorporated in 1907 by Nova Scotia Companies Act. Dominion license issued Jan. 22, 1919.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | $ | 500,000 00 |
| Amount subscribed | | 152,490 00 |
| Amount paid thereon in cash | | 48,665 51 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | $ | 7,300 00 |
| Amount of loan secured by stock | | 1,200 00 |

| | Par value. | Market value. | Amount Loaned. |
|---|---|---|---|
| 30 shares Wentzell's, Limited, 7 p.c. pref. stock | $ 3,000 00 | $ 3,000 00 | $ 1,200 00 |

| | | |
|---|---|---|
| Book value of bonds and debs. owned by Company. *(For details, see Schedule B)* | | 33,659 49 |
| Book value of stocks owned by the company. *(For details, see Schedule C)* | | 14,494 83 |
| Cash at head office | | 374 22 |
| Cash in banks, viz:— | | |
| Canadian Bank of Commerce, savings account, Halifax | $ 6,140 36 | |
| " " current account, Halifax | 4,494 61 | |
| Total cash in banks | | 10,634 97 |
| Total ledger assets | $ | 67,663 51 |
| Deduct market value of bonds, debentures, and stocks under book value | | 6,043 70 |
| | $ | 61,619 81 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 395 92 |
| Agents' balances and premiums uncollected | | 1,200 00 |
| Furniture and fixtures | | 350 00 |
| Total assets | $ | 63,565 73 |

### LIABILITIES.

| | | |
|---|---|---|
| Reserve of unearned premiums, $15,180.92; carried out at 80 per cent. | $ | 12,144 74 |
| Total liabilities | $ | 12,144 74 |
| Surplus of assets over liabilities | $ | 51,420 99 |
| Capital stock paid in cash | | 48,665 51 |
| Surplus over liabilities and capital | $ | 2,755 48 |

THE MUTUAL FIRE—*Continued.*

INCOME.

| | In Canada. | |
|---|---|---|
| Gross cash received for premiums | $ 21,547 37 | |
| Deduct reinsurances, $882.47; return premiums, $411.80 | 1,294 27 | |
| Total net cash received for premiums | | $ 20,253 10 |
| Received for interest on investments | | 3,308 48 |
| Exchange | | 206 25 |
| Total | | $ 23,767 83 |
| Received for increased capital | | 7,505 88 |
| Total income | | $ 31,273 71 |

EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims during the year | $ 9,732 88 | |
| Deduct reinsurances | 1,102 44 | |
| Net amount paid for claims occurring during the year | | $ 8,630 44 |
| Commission or brokerage | | 9,932 87 |
| Fees: Directors', $100; auditors', $25; travelling expenses of officials, $431.15; agents, $91 | | 647 15 |
| Taxes | | 409 46 |
| Miscellaneous expenditure, viz.: Advertising, $40.54; inspections and surveys, $143.50; postage, telegrams, telephones and express, $132.70; printing and stationery, $31.50; rents, $450; sundries, $550.98 | | 1,349 22 |
| Total expenditure | | $ 20,969 14 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 26,708 12 |
| Amount of cash income | 31,273 71 |
| Total | $ 57,981 83 |
| Amount of expenditure | 20,969 14 |
| Balance, net ledger assets at December 31, 1920 | $ 37,012 69 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of business. Fire. In Canada. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 1,072,453 | 22,525 84 |
| Taken in 1920—New | 959,061 | 21,547 37 |
| Renewed | | |
| Totals | 2,031,514 | 44,073 21 |
| Less ceased | 817,703 | 21,219 42 |
| Gross in force at end of 1920 | 1,213,811 | 22,853 79 |
| Less reinsured | 40,211 | 882 47 |
| Net in force at 1920 | 1,173,600 | 21,971 32 |

THE MUTUAL FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned, viz.:—

| | Par value. | Book value | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| *Dom. of Can. War Loan, 1931, 5 p.c | $ 3,000 00 | $ 3,000 00 | $ 2,970 00 |
| *Dom. of Can. War Loan, 1937, 5 p. c | 3,000 00 | 2,916 63 | 2,916 63 |
| *Dom. of Can. Victory Loan, 1922, 5½ p.c | 4,000 00 | 4,000 00 | 4,000 00 |
| *Dom. of Can. Victory Loan, 1923, ½ p.c | 5,000 00 | 5,000 00 | 5,000 00 |
| *Dom. of Can. Victory Loan, 1924, 5½ p.c | 50 00 | 50 00 | 50 00 |
| *Dom. of Can. Victory Loan, 1934, 5½ p.c | 4,500 00 | 4,410 00 | 4,410 00 |
| *Prov. of Nova Scotia, 1928, 6 p.c | 2,000 00 | 1,993 29 | 1,993 29 |
| *Newfoundland, 1928, 6½ p.c | 1,000 00 | 1,000 00 | 1,000 00 |
| *Cities*— | | | |
| Halifax, 1930, 6 p.c | 2,000 00 | 1,963 20 | 1,963 20 |
| *Sydney, 1942, 4½ p.c | 1,000 00 | 912 45 | 870 00 |
| *Town*— | | | |
| *Lawrencetown 1942 4½ p.c | 1,000 00 | 875 00 | 870 00 |
| *Miscellaneous*— | | | |
| Brandram, Henderson, Limited, 1936, 6 p.c | 500 00 | 450 00 | 480 00 |
| Eastern Canada Savings and Loan Co., 1921, 5½ p.c | 1,000 00 | 1,000 00 | 1,000 00 |
| Eastern Trust Company, 1921, 5½ p.c | 1,000 00 | 1,000 00 | 1,000 00 |
| Maritime Telephone and Telegraph Co., 1941, 6 p.c | 1,000 00 | 1,140 00 | 1,010 00 |
| Nova Scotia Steel Co., 1959, 5 p.c | 1,000 00 | 975 00 | 890 00 |
| Nova Scotia Steel Co., 6 mos. notice, 6 p.c | 2,000 00 | 1,973 92 | 1,900 00 |
| Pictou Electric Co., 1923, 7p.c | 1,000 00 | 1,000 00 | 1,000 00 |
| Total par, book and market values | $ 34,050 00 | $ 33,659 49 | $ 33,323 12 |

SCHEDULE C.

| Stocks owned, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Canada S. Ship Co., 40 shares | $ 4,000 00 | $ 3,789 68 | $ 2,600 00 |
| Cape Breton Electric Co., 7 shares | 700 00 | 686 00 | 350 00 |
| Maritime Teleg. and Telephone Co., Ltd., 200 shares, 7 p.c. Pref. | 2,000 00 | 2,000 00 | 1,800 00 |
| Maritime Teleg. and Telephone Co., Ltd., 159 shares, 6 p.c. Pref. | 1,590 00 | 1,290 00 | 1,192 50 |
| Maritime Teleg. and Telephone Co., Ltd., 30 shares Common | 300 00 | | 195 00 |
| Trinidad Electric Co., 300 shares | 1,400 00 | 1,022 40 | 630 00 |
| Toronto Rail Co., 17 shares | 1,700 00 | 1,721 75 | 1,020 00 |
| Wentzell's, Limited, 40 shares | 4,000 00 | 3,985 00 | 1,000 00 |
| Total par, book and market values | $ 15,690 00 | $ 14,494 83 | $ 8,787 50 |

*On deposit with Receiver General.

## THE NATIONAL BENEFIT ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. FRANCIS—Secretary, C. G. TALBOT—Chief Agent in Canada, B. M. ARMSTRONG—Head Office in Canada, Winnipeg, Man.

(Incorporated 1890. Dominion license issued Nov. 5, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,250,000 00 |
| Amount subscribed for | 1,236,000 00 |
| Amount paid up in cash | 629,560 50 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 225,077 44 |
| *Other Assets in Canada.* | | |
| Cash at chief agency in Canada | | 8,773 34 |
| Cash in Banks, viz.:— | | |
| Merchants Bank of Canada, Winnipeg | $ 1,140 78 | |
| Bank of Montreal, New Westminster | 1,972 81 | |
| Bank of Montreal, Vancouver | 14 99 | |
| Total cash in Banks | | 3,128 58 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 4,275 27 | |
| Accident | 1,410 87 | |
| Sickness | 1,766 68 | |
| Total | | 7,452 82 |
| Total assets in Canada | | $ 244,432 18 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 6,992 29 | |
| Net amount of fire claims, unadjusted | 11,450 73 | |
| Net amount of fire claims, resisted, in suit | 1,429 45 | |
| Total | | $ 19,872 47 |
| Reserve of unearned fire premiums, $35,007.91; carried out at 80 per cent | | 28,006 34 |
| Taxes, due and accrued | | 722 17 |
| Total liabilities in Canada | | $ 48,600 98 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Accident. | Sickness. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 77,571 82 | 2,315 80 | 2,788 70 |
| Less reinsurance | 460 10 | | |
| Less return premiums | 24,789 03 | 115 50 | 106 00 |
| Total deduction | 25,249 13 | | |
| Net cash received | 52,322 69 | 2,200 30 | 2,682 70 |

NATIONAL BENEFIT—*Continued.*

INCOME IN CANADA—*Concluded.*

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 57,205 69 |
| Cash received for interest on investments | 2,105 46 |
| Total income in Canada | $ 59,311 15 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Sickness. |
| | $ cts. | $ cts. |
| Paid for claims occurring during the year | 18,402 75 | 10 00 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 18,412 75 |
| Commission and brokerage, fire, $17,927.68; other, $4,888.42 | 22,816 10 |
| Taxes: fire, $1,236.78; other, $951.66 | 2,188 44 |
| Salaries, fees and travelling expenses: Fees, auditors, $63.75; travelling expenses, agents, $70. | 133 75 |
| Miscellaneous expenditure, viz.: legal expenses, $243.33; maps and plans, $5; postage, telegrams, telephones and express, $519.49; printing and stationery, $5,138.07; underwriters' boards, associations, etc., $313.90 | 6,219 79 |
| Total expenditure in Canada | $ 49,770 83 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Accident. | Sickness. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 970,223 | 17,140 97 | ..... | ..... |
| Taken in 1920, new and renewed | 7,619,429 | 91,501 99 | 4,967 55 | 6,117 10 |
| Totals | 8,589,652 | 108,642 96 | ..... | ..... |
| Less ceased | 3,132,406 | 41,758 69 | 115 50 | 106 00 |
| Gross in force at end of 1920 | 5,457,246 | 66,884 27 | 4,852 05 | 6,011 10 |
| Less reinsured | 53,500 | 649 60 | ..... | ..... |
| Net in force at end of 1920 | 5,403,746 | 66,234 67 | 4,852 05 | 6,011 10 |

SCHEDULE B.

| | Par value. | Market value. |
|---|---|---|
| Bonds and debentures on deposit with Receiver General:— | | |
| *Governments*— | | |
| Dom. of Canada War Bonds, 1931, 5 p.c. | $ 5,000 00 | $ 4,950 00 |
| British National War Bonds, 1922, 5 p.c | 24,333 33 | 22,316 66 |
| British National War Bonds, 1924, 5 p.c. | 14,600 00 | 13,388 20 |
| British National War Bonds, 1928, 5 p.c. | 65,700 00 | 62,415 00 |
| British War Loan Stock, 1929-47, 5 p.c. | 84,301 38 | 78,443 91 |
| Prov. of Alberta, 1923, 4½ p.c. | 5,500 00 | 5,280 00 |
| *Cities*— | | |
| New Westminster, 1943, 5 p.c. | 15,000 00 | 13,050 00 |
| North Battleford, 1953, 5½ p.c. | 2,433 33 | 2,165 67 |
| Regina Consolidated Stock, 1943/63, 5 p.c. | 9,733 33 | 8,760 00 |
| *Town*— | | |
| St. Stephen, 1946, 4 p.c. | 15,000 00 | 10,200 00 |
| *District*— | | |
| North Vancouver, 1962, 5 p.c. | 2,433 33 | 2,040 00 |
| South Vancouver, 1962, 5 p.c | 2,433 33 | 2,068 00 |
| Total on deposit with Receiver General | $ 246,468 03 | $ 225,077 44 |

NATIONAL BENEFIT—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

FIRE DEPARTMENT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Amount of funds at beginning of the year | 18,806 14 10 | Claims paid and outstanding | 24,951 8 10 |
| Premiums (less reinsurances) | 54,639 4 1 | Commission | 11,411 14 6 |
| | | Expenses of Management | 13,991 9 0 |
| | | Transfer to Profit and Loss Account | 1,235 13 3 |
| | | Balance, subject to unexpired risks | 21,855 13 4 |
| £ | 73,445 18 11 | £ | 73,445 18 11 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of last year's account | | 13,167 1 8 | Dividends to Shareholders | 10,332 15 2 |
| Interest, dividends, etc., not carried to other accounts | 7,178 0 9 | | Interest on deposits | 1,180 12 7 |
| *Less* Income tax | 2,153 8 0 | | Directors fees | 1,411 19 6 |
| | | 5,024 12 9 | Depreciation of furniture | 525 0 3 |
| Share premium account | | 20,224 0 4 | Transferred to special Revenue | 12,280 0 11 |
| Transferred from the following accounts: | | | Transferred to General Insurance Account | 12,941 3 7 |
| Fire Account | | 1,235 13 3 | Loss on investments realised | 7,392 17 1 |
| Employers' Liability Account | | 1,659 14 10 | Balance | 11,558 16 6 |
| Bond Investment account | | 13,166 4 9 | | |
| Marine Account | | 3,145 18 0 | | |
| £ | | 57,623 5 7 | £ | 57,623 5 7 |

NATIONAL BENEFIT—*Concluded.*

BALANCE SHEET.

| LIABILITIES. | £ s. d. | £ s. d. |
|---|---|---|
| Shareholders' Capital— | | |
| Authorised... £ 250,000 0 0 | | |
| Subscribed... 247,350 0 0 | | |
| Capital paid up... | | £ 127,812 10 0 |
| Life Assurance Funds... £ 94,010 5 2 | | |
| Fire Insurance Fund.. 21,855 13 4 | | |
| Employers' Liability Insurance Fund... 8,796 8 7 | | |
| General Insurance Fund... 22,966 17 1 | | |
| Marine Insurance Fund. 123,404 4 0 | | |
| Bond investment and endowment certificate fund. 797,400 0 0 | | |
| Investment Reserve Fund 47,000 0 0 | | |
| Profit and Loss Account.. 11,558 16 6 | | |
| | | 1,126,992 4 8 |
| Claims admitted or intimated but not paid:— | | |
| Life Assurance. £ 200 0 0 | | |
| Fire Insurance.. 18,293 16 1 | | |
| General insurance.. 33,083 0 2 | | |
| Bond investment... 2,235 17 11 | | |
| | 53,812 14 2 | |
| Sundry creditors. | 159,325 7 4 | |
| Bankers Loan for special investment. | 51,553 17 8 | |
| Deposits.. | 50,843 12 1 | |
| Deposits from other companies, in respect of reinsurances | 129,573 5 11 | |
| | £1,699,913 11 10 | |

| ASSETS. | £ s. d. | £ s. d. |
|---|---|---|
| Mortgages and loans on property in U.K. | | 636,580 10 5 |
| Loans on the Company's policies within their surrender value | | 9,129 5 8 |
| Loans on personal Security | | 8,895 16 0 |
| Deposit with the High Court— | | |
| Life Department India 3% stock at cost... | 6,370 0 0 | |
| India 3½ % stock | 5,628 15 0 | |
| 2½ % consols | 8,001 5 0 | |
| Employer's Liability Dept. 5% war loan... | 20,000 0 0 | |
| | | 40,000 0 0 |
| British Government Securities | | 205,846 18 10 |
| Municipal Securities, United Kingdom | | 636 5 0 |
| Colonial Government Securities | | 36,656 19 5 |
| Colonial Provincial securities | | 1,099 13 3 |
| Colonial Municipal securities | | 12,631 3 6 |
| Foreign Government Securities | | 236,191 9 5 |
| Foreign Municipal Securities.. | | 921 19 9 |
| Railway and other debentures and debenture stocks | | 25,638 18 3 |
| Railway and other preference and guaranteed stocks | | 24,060 14 4 |
| Railway ordinary stocks | | 4,138 15 0 |
| Freehold Ground rents.. | | 801 8 3 |
| Shares in public companies | | 33,293 0 10 |
| House and offise property (less depreciation written off) | | 7,239 18 7 |
| Agents' balances less reserve | | 98,094 14 0 |
| Amount due from other companies & brokers. | | 166,823 18 11 |
| Outstanding premiums | | 24,570 1 11 |
| Deposit with other companies in respect of reinsurances | | 33,229 5 1 |
| Outstanding interest, dividends and rents. | | 4,249 5 6 |
| Furniture and fixtures at Head office and branches (less depreciation) | | 4,725 2 5 |
| Sundry debtors | | 33,729 10 5 |
| Cash on deposit.. | 12,197 13 7 | |
| Cash at bank and in hand.. | 38,531 3 6 | |
| | | 50,728 17 1 |
| | | £1,699,913 11 10 |

## NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, H. M. SCHMITT—Secretary, THOS. A. HATHAWAY—Principal Office, Pittsburgh, Pa.
Chief Agent in Canada, R. F. MASSIE, D.S.O.—Head Office in Canada, Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*) | $ 194,275 40 |

*Other Assets in Canada.*

| | |
|---|---|
| Market value of bonds and debentures held by Company. (*For details, see Schedule C*) | 115,913 33 |
| Cash in Bank of Toronto, Toronto | 54,227 63 |
| Interest accrued | 5,203 49 |
| Agents' balances and premiums uncollected, fire | 23,646 47 |
| Total assets in Canada | $ 393,266 32 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 1,592 47 |
| Reserve of unearned premiums, fire, $134,360.24; carried out at 80 per cent thereof | 107,488 19 |
| Taxes due and accrued | 5,427 87 |
| Adjustment expenses | 1,055 07 |
| Total liabilities in Canada | $ 115,563 60 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A). | |
| | $ cts. | $ cts. | |
| Gross cash received | 203,342 20 | 71 09 | |
| Less reinsurance | 794 71 | | |
| Less return premiums | 29,517 15 | | |
| Total deduction | 30,311 86 | | |
| Net cash received | 173,030 34 | 71 09 | |
| Net cash received for premiums for all classes of business | | | $ 173,101 43 |
| Cash received for interest on investments | | | 13,218 43 |
| Total income in Canada | | | $ 186,319 86 |

NATIONAL-BEN FRANKLIN—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Automobile (A.) |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 2,776 75 | 1,725 00 |
| Less savings and salvage | 207 53 | |
| Less reinsurances | 20 12 | |
| Total deduction | 227 65 | |
| Net payment for said claims | 2,549 10 | |
| Paid for claims occurring during the year | 59,438 90 | |
| Less savings and salvage | 263 01 | |
| Less reinsurance | 4,799 68 | |
| Total deduction | 5,062 69 | |
| Net payment for said claims | 54,376 21 | |
| Total net payment for claims | 56,925 31 | 1,725 00 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 58,650 31 |
| Commission and brokerage, fire | 32,798 54 |
| Commission on profits, fire | 306 63 |
| Taxes, fire | 8,532 66 |
| Paid for salaries, fire, $18,835.82; travelling expenses, fire, $969.24 | 19,805 06 |
| †Miscellaneous expenditure, viz.:—Adjusting expenses, $3,453.42; postage, telegrams, telephones and express, $1,093.99; printing and stationery, $2,065.58; legal expenses, $389.07; rents, $857.32; miscellaneous expenses, $2,165.70 | 10,025 08 |
| Total expenditure in Canada | $ 130,118 28 |

† ($8,590 50 of which belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile (A.) |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 18,525,297 | 212,084 11 | 184 15 |
| Taken in 1920, new and renewed | 16,857,179 | 202,143 86 | |
| Totals | 35,382,476 | 414,227 97 | |
| Less ceased | 13,155,170 | 158,585 17 | 184 15 |
| Gross in force at end of 1920 | 22,227,306 | 255,642 80 | |
| Less reinsured | 202,465 | 2,318 08 | |
| Net in force at end of 1920 | 22,024,841 | 253,324 72 | |

NATIONAL-BEN FRANKLIN—*Continued.*

SCHEDULE B.

| Bonds and debentures on deposit with Receiver General:— | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | $ 5,000 00 | $ 5,000 00 |
| Dominion of Canada Victory Loan, 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| British Columbia, 1939, 5 p.c. | 25,000 00 | 23,495 00 |
| *Cities*— | | |
| Calgary, 1925, 4½ p.c. | 15,000 00 | 13,800 00 |
| Edmonton, 1924, 4½ p.c. | 10,000 00 | 9,200 00 |
| Fort William, 1928, 5 p.c. | 10,000 00 | 9,500 00 |
| Fort William, 1936, 4½ p.c. | 10,000 00 | 8,800 00 |
| Hamilton, 1934, 4½ p.c. | 10,000 00 | 9,400 00 |
| Medicine Hat, 1943, 5 p.c. | 10,000 00 | 8,700 00 |
| Portage la Prairie, 1945, 5 p.c. | 5,000 00 | 4,400 00 |
| Saskatoon, 1943, 5 p.c. | 10,000 00 | 8,900 00 |
| St. Boniface, 1943, 5 p.c. | 10,000 00 | 9,200 00 |
| Vancouver, 1923, 4½ p.c. | 20,000 00 | 18,800 00 |
| Victoria, 1924, 4½ p.c. | 5,000 00 | 4,700 00 |
| Victoria, 1936, 4 p.c. | 10,220 00 | 8,380 40 |
| *Schools*— | | |
| Belleville, P., 1943, 5 p.c. | 10,000 00 | 9,800 00 |
| Saskatoon, P., 1953, 5 p.c. | 10,000 00 | 8,700 00 |
| *Municipality*— | | |
| Delta, B.C., 1960, 5 p.c. | 10,000 00 | 8,500 00 |
| Total on deposit with Receiver General | $ 210,220 00 | $ 194,275 40 |

SCHEDULE C.

| Bonds and debentures held by the Company:— | | |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada Bonds, 1934, 5½ p.c. | $ 45,000 00 | $ 45,000 00 |
| Province of Ontario Treasury Bills, 1921, 6 p.c. | 25,000 00 | 25,000 00 |
| *Cities*— | | |
| Port Arthur, 1932, 4½ p.c. | 24,333 33 | 21,433 33 |
| Victoria, 1924, 4½ p.c. | 17,000 00 | 15,980 00 |
| *Railway*— | | |
| Toronto, Hamilton and Buffalo Railway, 1946, 4 p.c. | 12,000 00 | 8,500 00 |
| Total | $ 123,333 33 | $ 115,913 33 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 143,183 08 |
| Mortgage loans on real estate, first liens | 2,168,917 50 |
| Loans secured by pledge of bonds, stocks or other collateral | 199,100 00 |
| Book value of stocks and bonds owned by the company | 1,870,048 10 |
| Cash on hand, in trust companies and banks | 416,166 43 |
| Agents' balances | 509,431 68 |
| Deposit with Philadelphia Underwriters' Association | 200 00 |
| Total ledger assets | $ 5,307,046 79 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 53,930 61 |
| Rents due | 34 00 |
| Market value of real estate over book value | 19,416 92 |
| Reinsurance due on losses paid | 7,602 06 |
| Gross assets | $ 5,388,030 38 |
| Deduct assets not admitted | 73,417 93 |
| Total admitted assets | $ 5,314,612 45 |

NATIONAL-BEN FRANKLIN—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 382,627 66 |
| Total unearned premiums | 3,106,299 16 |
| Dividends declared and unpaid to stockholders and policyholders | 335 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 2,393 27 |
| Federal, state and other taxes due or accrued (estimated) | 190,000 00 |
| Contingent commissions or other charges due or accrued | 31,615 39 |
| Total liabilities, excluding capital stock | $ 3,713,270 48 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus beyond liabilities | 601,341 97 |
| Total liabilities | $ 5,314,612 45 |

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 3,363,596 03 |
| Interest and dividends | 221,644 54 |
| Rents | 14,916 00 |
| From agents' balances previously charged off | 337 58 |
| Gross profit on sale or maturity of real estate and bonds | 3,530 09 |
| Total income | $ 3,604,024 24 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,346,848 49 |
| Expenses of adjustment and settlement of claims | 46,122 54 |
| Allowances to agencies for miscellaneous agency expenses | 998,210 23 |
| Total field supervisory expenses | 80,826 82 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 132,773 52 |
| Rent | 20,345 87 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 35,187 91 |
| Inspections and surveys, including underwriters' boards and tariff associations | 42,813 28 |
| Federal taxes | 95,389 55 |
| State taxes on premiums, Insurance Department licenses and fees | 56,954 80 |
| Real estate expenses | 8,954 80 |
| Paid stockholders for dividends | 180,000 00 |
| Agents' balances charged off | 190 10 |
| Gross loss on sale or maturity of real estate | 2,054 97 |
| All other disbursements | 36,256 97 |
| Total disbursements | $ 3,082,929 85 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $ 451,196,265 00 |
| Premiums thereon | 4,662,471 36 |
| Amount of policies terminated | 340,482,757 00 |
| Premiums thereon | 3,679,890 63 |
| Net amount in force on December 31, 1920 | 528,992,107 00 |
| Premiums thereon | 5,352,306 76 |

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, H. A. SMITH—Secretary, S. T. MAXWELL—Principal Office, Hartford, Conn.—Chief Agent in Canada, C. C. HALL—Head Office in Canada, Toronto, Ont.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount subscribed and paid in cash | 2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs., on deposit with the Receiver General (*For details, see Schedule B.*) | | $ 596,000 00 |
| *Other Assets in Canada.* | | |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Amherst, N.S. | $ 1,616 23 | |
| Bank of Montreal, Toronto | 246,591 13 | |
| Bank of Montreal, Winnipeg | 29,360 67 | |
| Bank of Montreal, Vancouver | 4,771 88 | |
| Total cash in banks | | 282,339 91 |
| Interest accrued | | 8,916 68 |
| Agents' balances and premiums uncollected:— | | |
| Fire, $137,505.24; Automobile (A), $122.11; Tornado, $146 | | 137,773 35 |
| Total assets in Canada | | $ 1,025,029 94 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 9,070 84 | |
| Net amount of claims, unadjusted | 39,444 10 | |
| Total net amount of unsettled fire claims | | $ 48,514 94 |
| Reserve of unearned premiums: fire, $513,938.22; automobile (A), $69.33; automobile (B), $147.68; tornado, $913.63; total, $515,068.86; carried out at 80 per cent | | 412,055 09 |
| Expenses and taxes, due and accrued | | 10,095 02 |
| Total liabilities in Canada | | $ 470,665 05 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,029,022 46 | 100 54 | 211 35 | 821 80 |
| Less reinsurance | 54,164 81 | | | |
| Less return premiums | 200,132 07 | | | 170 95 |
| Total deduction | 254,296 88 | | | |
| Net cash received | 774,725 58 | 100 54 | 211 35 | 650 85 |

NATIONAL FIRE—*Continued.*

INCOME IN CANADA—*Concluded.*

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 775,688 32 |
| Cash received for interest on investments | 38,753 48 |
| Total income in Canada | $ 814,441 80 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. Fire. |
|---|---|
| | $ cts. |
| Amount paid for claims occurring in previous years | 5,963 12 |
| Less savings and salvage | 86 32 |
| Net payment for said claims | 5,876 80 |
| Paid for claims occurring during the year | 433,237 18 |
| Less savings and salvage | 6,331 79 |
| Less reinsurance | 37,095 48 |
| Total deduction | 43,427 27 |
| Net payment for said claims | 389,809 91 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 395,686 71 |
| Commission and brokerage, fire, $146,080.17; other, $210.78 | 146,290 95 |
| Taxes | 112,989 02 |
| *Salaries, fees and travelling expenses:—Salaries, $62,690.58; travelling expenses, $2,693.55 | 65,384 13 |
| †Miscellaneous expenditure, viz.:—Advertising, $31.30; furniture and fixtures, $87.88; adjustment expenses, $7,075.94; legal expenses, $15.62; maps and plans, $1,562.49; surety bonds, $75.; postage, telegrams, telephones and express, $3,500.63; printing and stationery, $2,654.98; rents, $1,029.35; underwriters' boards, associations, etc., $8,676.08; sundry expenses, $2,576.32 | 27,285 59 |
| Total expenditure in Canada | $ 747,636 40 |

*($65,355.20 belongs to fire business.)
†($27,285.59 belongs to fire business.)

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 71,347,938 | 879,218 70 | | | 1,738 21 |
| Taken in 1920—New | 78,290,957 | 1,055,620 58 | 138 65 | 295 35 | 718 19 |
| Totals | 149,638,895 | 1,934,839 28 | | | 2,456 40 |
| Less ceased (including renewed) | 66,455,080 | 882,731 72 | | | 681 03 |
| Gross in force at end of 1920 | 83,183,815 | 1,052,107 56 | | | 1,775 37 |
| Less reinsured | 7,590,985 | 89,179 60 | | | |
| Net in force at end of 1920 | 75,592,830 | 962,927 96 | 138 65 | 295 35 | 1,775 37 |

NATIONAL FIRE—*Continued.*

SCHEDULE B.

Bonds and debs. on deposit with the Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Government—* | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | $ 100,000 00 | $ 100,000 00 |
| " " War Loan, 1931, 5 p.c. | 25,000 00 | 24,750 00 |
| *Cities—* | | |
| Fort William, 1932 and 1942, 5 p.c. | 50,000 00 | 46,750 00 |
| Fort William, 1933, 5 p.c. | 100,000 00 | 94,000 00 |
| Hamilton, 1927, 4 p.c. | 50,000 00 | 46,000 00 |
| London, 1944, 5 p.c. | 100,000 00 | 99,000 00 |
| Moose Jaw, 1933, 5 p.c. | 50,000 00 | 46,000 00 |
| Quebec, 1927, 5 p.c. | 5,000 00 | 5,000 00 |
| St. Hyacinthe, 1953, 5 p.c. | 50,000 00 | 44,500 00 |
| *School—* | | |
| Maisonneuve, 1950, 4½ p.c. | 50,000 00 | 40,000 00 |
| *Miscellaneous—* | | |
| Huron and Erie Mort. Corp., 1921, 5 p.c. | 50,000 00 | 50,000 00 |
| Total on deposit with Receiver General | $ 630,000 00 | $ 596,000 00 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $17,000,638 14 |
| Interest and dividends | 942,610 17 |
| Rents | 42,331 93 |
| Agents' balances previously charged off | 1,515 59 |
| Gross profits on sale or maturity of bonds and stocks | 6,573 42 |
| Increase in liabilities during the year on account of reinsurance treaties | 627 49 |
| Total income | $17,994,296 74 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 7,476,262 49 |
| Expenses of adjustment and settlement of claims | 244,723 38 |
| Interest or dividends to stockholders | 400,000 00 |
| Commissions or brokerage including agents' allowances | 3,119,090 42 |
| Field supervisory expenses | 555,773 64 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,335,909 05 |
| Rents | 85,017 56 |
| Inspections and surveys including underwriters' boards and tariff associations | 325,607 97 |
| Federal taxes | 518,339 80 |
| State taxes on premiums, Insurance Department licenses and fees | 663,193 23 |
| Fire Department, patrol and salvage corps | 101,267 35 |
| All other taxes | 455 25 |
| Real estate taxes, $15,705.21; other expenses, $9,130.90 | 24,836 11 |
| Agents' balances charged off | 923 76 |
| Gross loss on sale or maturity of bonds and stocks | 445,509 29 |
| All other disbursements | 301,732 10 |
| Total disbursements | $15,598,641 40 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 686,816 78 |
| Mortgage loans on real estate, first liens | 1,964,625 00 |
| Book value of bonds and stocks | 17,519,440 65 |
| Cash on hand, in trust companies and banks | 4,087,282 54 |
| Agents' balances and bills receivable | 2,823,257 12 |
| Other assets | 504,813 56 |
| Total ledger assets | $27,586,235 65 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 433,196 74 |
| Market value of real estate over book value | 20,383 22 |
| Other non-ledger assets | 51,934 88 |
| Gross assets | $28,091,750 49 |
| Deduct assets not admitted | 979,429 70 |
| Total admitted assets | $27,112,320 79 |

NATIONAL FIRE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,872,176 07 |
| Total unearned premiums | 15,645,514 85 |
| Federal, State and other taxes due or accrued (estimated) | 700,000 00 |
| Special reserve fund | 500,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 30,000 00 |
| Contingent commissions, etc., due or accrued | 40,000 00 |
| Funds held under reinsurance treaties | 6,324 05 |
| Total liabilities, not including capital stock | $18,794,014 97 |
| Capital stock paid in cash | 2,000,000 00 |
| Surplus over all liabilities, including capital stock | 6,318,305 82 |
| Total liabilities | $27,112,320 79 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 3,019,632,173 00 |
| Premiums thereon | 26,874,619 52 |
| Amount of policies terminated during the year | 2,412,152,341 00 |
| Premiums thereon | 21,982,995 30 |
| Net amount in force at December 31, 1920 | 2,683,543,186 00 |
| Premiums thereon | 27,129,356 19 |

## NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, GEORGE B. EDWARDS—Secretary, J. H. KEHR—Principal Office, 709-711 6th Ave., New York, N.Y., U.S.A.—Chief Agent in Canada, EDWARD HORNBOSTEL—Head Office in Canada, Ottawa.

(Incorporated 1859. Dominion license issued Sept. 28, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Prov. of Ontario, 1939, 4 p.c. | $ 10,000 00 | $ 8,700 00 | |
| Prov. of Ontario, 1941, 4 p.c. | 50,000 00 | 43,500 00 | |
| Total on deposit with Receiver General | $ 60,000 00 | $ 52,200 00 | |
| Carried out at market value | | | $ 52,200 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Ottawa | 11,530 54 |
| Interest accrued | 405 69 |
| Agents' balances and premiums uncollected | 933 94 |
| Office furniture and plans | 90 25 |
| Total assets in Canada | $ 65,160 42 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 2,000 00 |
| Reserve of unearned premiums, $1,612.87; carried out at 80 per cent | 1,290 30 |
| Taxes due and accrued | 52 19 |
| Salaries, rents, advertising, agency and other expenses | 15 00 |
| Total liabilities in Canada | $ 3,357 49 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,042 53 | |
| Deduct return premiums | 186 49 | |
| Net cash received for premiums | | $ 856 04 |
| Total income in Canada | | $ 856 04 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Commission or brokerage | $ 382 32 |
| Salaries, fees and all other charges of officials. Salaries: General and special agents, $2,768.94; travelling expenses: officials, $1,816.35 | 4,585 29 |
| Taxes, licenses and fees | 211 00 |
| Miscellaneous expenditure, viz.:—Maps and plans, $23.22; postage, telegrams, telephones, express, $27.13; printing and stationery, $6.25; underwriters' boards, tariff associations, etc., $21; advertising, $11.20; rents, $41; furniture and fixtures, $90.25 | 220 05 |
| Total expenditure in Canada | $ 5,398 66 |

NATIONAL LIBERTY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during 1920, new | $ 169,600 | $ 1,976 47 |
| Deduct terminated | 13,000 | 230 37 |
| Net in force at end of 1920 | $ 156,600 | $ 1,746 10 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 1,383,600 00 |
| Book value of bonds and stocks owned by the company | 7,109,580 00 |
| Cash on hand, in trust companies and in banks | 915,428 43 |
| Agents' balances | 1,697,846 18 |
| Total ledger assets | $11,106,454 61 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 90,770 35 |
| Market value of bonds and stocks over book value | 797,179 50 |
| Reinsurance recoverable on paid losses | 126,751 17 |
| Gross assets | $12,121,155 63 |
| Deduct assets not admitted | 50,126 19 |
| Total admitted assets | $12,071,029 44 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 684,386 58 |
| Total unearned premiums | 6,625,685 44 |
| Federal, state and other taxes due an accrued (estimated) | 225,000 00 |
| Salaries, rents, etc., due or accrued | 5,000 00 |
| Contingent commissions, due or accrued | 25,000 00 |
| Total liabilities, excluding capital stock | $ 7,565,072 02 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus over all liabilities | 3,505,957 42 |
| Total liabilities | $12,071,029 44 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 6,861,223 57 |
| Received for interest and dividends | 444,118 75 |
| Rents | 21,522 81 |
| Income from all other sources | 816 40 |
| Gross increase by adjustment in book value of bonds and stocks | 47,698 50 |
| Gross profit on sale or maturity of ledger assets | 250,412 98 |
| Agents' balances | 370 06 |
| Total income | $ 7,626,163 07 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 2,766,911 19 |
| Expenses of adjustment and settlement of claims | 184,750 84 |
| Rents | 68,636 63 |
| Agents' compensation and allowances | 1,467,086 26 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 401,631 78 |
| Inspections, surveys, underwriters' boards and tariff associations | 129,774 04 |
| Federal taxes | 108,569 47 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 217,039 79 |
| Field supervisory expenses | 252,301 54 |
| Paid stockholders for dividends | 225,000 00 |
| Real estate expenses | 12,588 07 |
| Agents' balances | 68 19 |
| Gross decrease by adjustment in book value of bonds and stocks | 412,477 07 |
| All other disbursements | 215,711 56 |
| Gross loss on sale of bonds and stocks | 45,463 75 |
| Total disbursements | $ 6,508,010 18 |

NATIONAL LIBERTY—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $1,068,605,266 00 |
| Premiums thereon | 10,389,951 85 |
| Amount of policies terminated | 792,480,357 00 |
| Premiums thereon | 7,732,921 90 |
| Net amount in force at December 31, 1920 | 1,189,224,890 00 |
| Premiums thereon | 11,449,023 97 |

## THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, SPENCER JOHN PORTAL—Secretary, T. B. MULLINGS—Principal Office, London, England—Chief Agent in Canada, ARTHUR BARRY—Head Office in Canada, Montreal.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated, under the Companies' Act, 1862 to 1883, as a limited company June 17, 1885. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912. Dominion license issued April 4, 1907).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £50,000 | $ 243,333 33 |
| Amount subscribed and paid in cash, £20,525 | 99,888 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Canada Victory Loan 1924, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Canada Victory Loan 1933, 5½ p.c. | 5,000 00 | 5,000 00 | |
| Canada stock, 1930-1950, 3½ p.c. | 2,433 33 | 1,873 66 | |
| Canada stock, 1940-1960, 4 p.c. | 3,893 33 | 3,270 40 | |
| Province of Quebec, 1954, 4½ p.c. | 2,433 33 | 2,190 00 | |
| British Consols, 1923 or later, 2½ p.c. | 4,866 67 | 2,725 34 | |
| British National War bonds, 1928, 5 p.c. | 4,866 67 | 4,866 67 | |
| British War Loan stock, 1929-1947, 5 p.c. | 5,353 33 | 5,085 66 | |
| Total on deposit with Receiver General | $ 78,846 66 | $ 75,011 73 | |
| Carried out at market value | | | $ 75,011 73 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 4,018 55 |
| Cash in Bank of Montreal, Montreal | | 4,003 79 |
| Interest accrued | | 505 55 |
| Agents' balances and premiums uncollected— | | |
| Fire | $ 4,362 94 | |
| Plate Glass | 4,039 49 | |
| Total | | 8,402 43 |
| Office furniture and plans | | 284 92 |
| Total assets in Canada | | $ 92,226 97 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Fire | $ 8,816 32 | |
| Plate Glass | 10,214 47 | |
| Total, $19,030.79; carried out at 80 per cent | | $ 15,224 63 |
| Taxes due and accrued | | 855 51 |
| Reinsurance premiums | | 4,643 22 |
| Due to Royal Exchange Assurance | | 1,553 88 |
| Total liabilities in Canada | | $ 22,277 24 |

NATIONAL PROVINCIAL—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Plate Glass |
| | $ cts. | $ cts. |
| Gross cash received | 27,757 17 | 20,278 40 |
| Less reinsurance | 7,156 45 | |
| " return premiums | 3,186 40 | 2,387 55 |
| Total deduction | 10,342 85 | |
| Net cash received | 17,414 32 | 17,890 85 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 35,305 17 |
| Cash received for interest on investments | 1,510 99 |
| Total income in Canada | $ 36,816 16 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Plate Glass |
| Amount paid for claims occurring in previous years | | 1,907 07 |
| Paid for claims occurring during the year | 61 73 | 17,650 62 |
| Less savings and salvage | | 8 83 |
| Net payment for said claims | | 17,641 79 |
| Total net payment for claims | 61 73 | 19,548 86 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 19,610 59 |
| Commission and brokerage, fire, $4,400.29; other, $7,050.28 | 11,450 57 |
| Taxes | 125 04 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $1,609.83; travelling expenses —Officials, $29.40 | 1,639 23 |
| Miscellaneous expenditure, viz.:—Advertising, $9.60; cheque stamps, $140; furniture and fixtures, $316.57; exchange and sundries, $1,099.63; postage, telegrams, telephones express, $36.12; printing and stationery, $3,642.99; rents, $75; underwriters' boards, associations, etc., $1.80 | 5,321 71 |
| Total expenditure in Canada | $ 38,147 14 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Plate Glass |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | | | 30,689 81 |
| Taken in 1920, new | 4,558,233 | 33,210 85 | 21,641 22 |
| renewed | | | 1,566 20 |
| Totals | | | 53,897 23 |
| Less ceased | 1,930,189 | 9,398 31 | 33,468 28 |
| Gross in force at end of 1920 | 2,628,044 | 23,812 54 | 20,428 95 |
| Less reinsured | 559,824 | 7,031 28 | |
| Net in force at end of 1920 | 2,068,220 | 16,781 26 | 20,428 95 |

## The National Provincial Plate Glass—*Concluded.*

### General Business Statement for the Year ending December 31, 1920

### GENERAL INSURANCE REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Amount of General Insurance Fund at the beginning of the year:— | | | Claims under Policies paid and outstanding | 106,617 12 1 |
| Reserve for unexpired risks | 53,554 19 0 | | Commission | 42,657 18 0 |
| Additional Reserve | 6,854 12 10 | | Expenses of Management | 22,208 19 11 |
| | | 60,409 11 10 | Bad Debts | 3 11 3 |
| | | | Septennial Returns | 1,248 11 4 |
| Premiums | | 196,205 14 5 | Depreciation of Investments | 5,500 0 0 |
| Interest, Dividends and Rents | 3,987 1 0 | | Transferred to Profit and Loss Account | 1,344 13 10 |
| *Less* Income Tax thereon | 1,184 2 4 | | Amount of General Insurance Fund at the end of year, as per Balance Sheet:— | |
| | | 2,802 18 8 | Reserve for unexpired risks, being 40% of Premium Income for the year | £78,482 5 8 |
| | | | Additional Reserve | 1,354 12 10 |
| | | | | 79,836 18 6 |
| | £ 259,418 4 11 | | | £ 259,418 4 11 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance of last year's account | 5,196 13 2 | Income Tax | 1,199 7 6 |
| Transferred from General Insurance Account | 1,344 13 10 | Balance as per Balance Sheet | 5,341 19 6 |
| | £ 6,541 7 0 | | £ 6,541 7 0 |

### BALANCE SHEET.

| Liabilities. | £ s. d. | Assets. | £ s. d. | £ s. d. |
|---|---|---|---|---|
| To Shareholders' Capital—4,105 shares of £5 each fully paid | 20,525 0 0 | Investments:—Deposit with the High Court:— | | |
| General Insurance Fund | 79,836 18 6 | Bank of England Stock | 9,416 5 0 | |
| Profit and Loss Account | 5,341 19 6 | Great Western Railway 4% Debenture Stock | 1,088 0 0 | |
| Claims admitted or intimated but not paid | 37,613 14 10 | Metropolitan Railway 3½% Debenture Stock | 893 19 8 | |
| Sundry creditors | 4,370 12 9 | New Zealand 4% Stock | 1,640 0 0 | |
| | | New South Wales 4% Stock | 876 0 0 | |
| | | | | 13,914 4 8 |
| | | British Government Securities | | 15,970 3 5 |
| | | Colonial Government Securities | | 13,401 7 10 |
| | | Foreign Government Securities | | 2,137 10 0 |
| | | Railway and other Debentures and Debenture Stocks—Home and Foreign | | 2,350 0 0 |
| | | Railway and other Ordinary Stocks and Shares | | 2,847 10 0 |
| | | Freehold Ground Rents | | 783 17 10 |

| | | | |
|---|---|---|---|
| House Property | 16,062 | 3 | 7 |
| Stock of Glass, Vans, Horses and Harness | 18,054 | 9 | 2 |
| Stock of Stationery and Stamps | 1,105 | 11 | 8 |
| Agents' Balances | 54,919 | 17 | 8 |
| Outstanding Premiums | 2,629 | 1 | 4 |
| Outstanding Interest, Dividends and Rents | 123 | 6 | 8 |
| Interest accrued, but not payable | 655 | 5 | 7 |
| Cash in hand and on Current Account | 2,733 | 16 | 2 |
| | £147,688 | 5 | 7 |

| | | |
|---|---|---|
| £147,688 | 5 | 7 |

## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. E. COLE—Secretary, WM. G. ARMSTRONG—Principal Office, Pittsburgh, Pa., U.S.-A.—Chief Agent in Canada, JOS. G. DAVIS—Head Office in Canada, Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized | $ 2,000,000 00 |
| Amount subscribed and paid in cash | 1,300,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*) | $ 207,013 60 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Standard Bank of Canada, Toronto | | 39,411 41 |
| Interest accrued | | 2,710 09 |
| Agents' balances and premiums uncollected, fire | | 39,486 68 |
| Total assets in Canada | | $ 288,621 78 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 40,462 39 | |
| Net amount of tornado claims, unadjusted | 5 00 | |
| Total net amount of unpaid claims | | $ 40,467 39 |
| Reserve of unearned premiums, fire, $176,322.94; tornado, $1,543.35; total, $177,866.29; carried out at 80 per cent | | 142,293 03 |
| Taxes due or accrued | | 25,000 00 |
| Total liabilities in Canada | | $ 207,760 42 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Tornado. |
| | $ cts. | $ cts. |
| Gross cash received | 372,020 85 | 1,597 48 |
| Less reinsurance | 13,538 20 | |
| Less return premiums | 67,679 13 | 154 11 |
| Total deduction | 81,217 33 | |
| Net cash received | 290,803 52 | 1,443 37 |

| | | |
|---|---|---|
| Net cash received for all classes of business | | $ 292,246 89 |
| Cash received for interest on investments | | 13,145 49 |
| Exchange | | 90 27 |
| Total income in Canada | | $ 305,482 65 |

NATIONAL UNION FIRE—*Continued.*

EXPENDITURE IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Tornado. | |
| | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 15,024 37 | | |
| Paid for claims occurring during the year | 101,031 08 | 518 40 | |
| Less savings and salvage | 309 79 | | |
| Net payment for said claims | 100,721 29 | | |
| Net payment for claims | 115,745 66 | 518 40 | |
| Total net payments for claims for all classes of business | | | $ 116,264 06 |
| Commission and brokerage, fire, $67,104.61; other, $360.84 | | | 67,465 45 |
| Commission on profits, fire | | | 3,084 31 |
| Taxes: fire, $8,369.20; other, $43.29 | | | 8,412 49 |
| *Salaries, fees and travelling expenses: Salaries, general and special agents, $2,300; travelling expenses, Chief Agency, $1,035.14 | | | 3,335 14 |
| †Miscellaneous expenditure, viz.: Advertising, $3; maps and plans, $605.33; postage, telegrams, telephones and express, $2,416.04; rents, $420; underwriters' boards, associations, etc., $3,533.01; adjusting loss expense, $2,238.95; printing and stationery, $447.54 | | | 9,663 87 |
| Total expenditure in Canada | | | $ 208,225 32 |

*( 3,318.47 belongs to Fire business.) †($9,681.37 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Tornado. |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 21,861,172 | 261,045 31 | 1,325 30 |
| Taken in 1920, new and renewed | 34,497,883 | 373,664 62 | 1,597 48 |
| Totals | 56,359,055 | 634,709 93 | 2,922 78 |
| Less ceased (including renewed) | 28,247,163 | 285,464 22 | 328 70 |
| Gross in force at end of 1920 | 28,111,892 | 349,245 71 | 2,594 08 |
| Less reinsured | 963,446 | 15,108 85 | |
| Net in force at end of 1920 | 27,148,446 | 334,136 86 | 2,594 08 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Government*— | | |
| Dominion of Canada War Loan, 1934, 5½ p.c. | $ 100,000 00 | $ 100,000 00 |
| *Cities*— | | |
| Brantford, 1942, 4½ p.c. | 15,000 00 | 13,650 00 |
| Calgary, 1933, 5 p.c. | 15,000 00 | 13,950 00 |
| Edmonton, 1953, 5 p.c. | 10,220 00 | 8,993 60 |
| Guelph, 1940, 4 p.c. | 6,000 00 | 5,040 00 |
| Guelph, 1932, 4½ p.c. | 1,000 00 | 930 00 |
| Guelph, 1942, 4½ p.c. | 8,000 00 | 7,280 00 |
| Hamilton, 1934, 4½ p.c. | 15,000 00 | 14,100 00 |
| Medicine Hat, 1942, 5 p.c. | 10,000 00 | 8,800 00 |
| Montreal (St. Henri), 1937, 4 p.c. | 7,000 00 | 6,020 00 |
| Regina, 1939, 4½ p.c. | 10,000 00 | 8,600 00 |
| *Schools*— | | |
| Calgary, P., 1935, 4½ p.c. | 10,000 00 | 8,600 00 |
| Montreal, P., 1939, 4 p.c. | 13,000 00 | 11,050 00 |
| Total on deposit with Receiver General | $ 220,220 00 | $ 207,013 60 |

NATIONAL UNION FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 5,858,224 60 |
| Interest and dividends | 275,469 27 |
| Rents | 189 00 |
| Agents' balances previously charged off | 600 79 |
| Surplus paid in | 150,000 00 |
| Gross profit on sale of bonds and stocks | 5,743 25 |
| Total income | $ 6,290,226 91 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,224,339 75 |
| Expenses of adjustment and settlement of claims | 66,201 28 |
| Paid stockholders for interest or dividends | 127,725 00 |
| Commission or brokerage | 1,330,767 20 |
| Field supervisory expenses | 218,338 15 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 255,592 02 |
| Rents | 14,374 49 |
| Inspections and surveys, including underwriters' boards and tariff associations | 95,815 38 |
| Federal taxes | 83,135 67 |
| State taxes on premiums, Insurance department licenses and fees | 173,896 06 |
| Agents' balances charged off | 454 63 |
| Gross loss on sale of real estate | 172 14 |
| All other disbursements | 148,652 53 |
| Total disbursements | $ 4,739,464 30 |

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 247,000 00 |
| Book value of bonds and stocks | 5,968,767 70 |
| Cash on hand, in trust companies and in banks | 737,554 37 |
| Agents' balances and bills receivable | 1,079,481 02 |
| Recoverable from other companies for reinsurance on paid losses | 272,397 44 |
| Total ledger assets | $ 8,305,200 53 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 87,381 54 |
| Gross assets | $ 8,392,582 07 |
| Deduct assets not admitted | 509,372 32 |
| | $ 7,883,209 75 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 692,986 29 |
| Unearned premiums | 4,860,607 81 |
| Salaries, rents, expenses, bills, accounts, etc., due and accrued | 5,000 00 |
| Federal, State and other taxes due or accrued (estimated) | 200,000 00 |
| Contingent commmissions or other charges due or accrued | 10,000 00 |
| Special reserve for contingencies | 10,000 00 |
| Total amount of all liabilities (except capital stock) | $ 5,778,594 10 |
| Capital actually paid up in cash | 1,300,000 00 |
| Surplus over all liabilities and capital | 804,615 65 |
| Total liabilities | $ 7,883,209 75 |

RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $891,418,110.00 |
| Premiums thereon | 9,862,669 55 |
| Amount terminated during the year | 691,461,304 00 |
| Premiums thereon | 7,316,222 11 |
| Net amount in force at December 31, 1920 | 769,813,759 00 |
| Premiums thereon | 8,617,328 08 |

## LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, LE BARON DAVILLIER—Manager, M. F. MULSANT—Principal Office, Paris, France—Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Established 1820. Dominion license issued February 13, 1914).

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 2,000,000 00 |
| Amount paid in cash | 500,000 00 |

### CAPITAL.

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Can. War Loan, 1922, 5½ p.c. | $ 25,000 00 | $ 25,000 00 |
| Dom. of Can. War Loan, 1927, 5½ p.c. | 10,000 00 | 10,000 00 |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dom. of Can. War Loan, 1937, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dom. of Can. bonds, 1935, 5 p.c. | 25,000 00 | 25,000 00 |
| 3,776,666.73 Francs (French Rentes) 3 per cent | 761,063 33 | 449,027 34 |
| 1,125,000.02 Francs (French Rentes) 4 per cent | 217,125 00 | 144,820 98 |
| City of Montreal, 1922, 6 p.c. | 10,000 00 | 10,002 50 |
| City of Toronto, 1945, 3½ p.c. | 24,333 33 | 18,980 00 |
| 750,000 Francs (French Rentes) 6 p.c. | 144,750 00 | 51,984 30 |
| Total on deposit with Receiver General | $1,317,271 66 | $ 834,815 12 |

| | |
|---|---|
| Carried out at market value | $ 834,815 12 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in bank of Montreal, Montreal | 88,352 49 |
| Contribution recoverable Grain Insurance Association | 1,000 00 |
| Interest accrued | 1,611 73 |
| Agents' balances and premiums uncollected ($2,947.50 on business prior to Oct. 1, 1920) | 62,973 69 |
| Total assets in Canada | $ 988,753 03 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Total net amount of claims, unadjusted | $ 40,159 10 | |
| Total net amount of claims resisted, in suit | 1,000 00 | |
| Total net amount of unsettled claims | | $ 44,159 10 |
| Reserve of unearned premiums, $444,796.70; carried out at 80 per cent | | 355,837 36 |
| Taxes due and accrued | | 33,612 81 |
| Auditors' fees and other expenses | | 500 00 |
| Reinsurance premiums | | 756 21 |
| Total liabilities in Canada | | $ 434,865 48 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 717,626 29 | |
| Deduct reinsurances, $5,895.96; return premiums, $85,650.58 | 91,546 54 | |
| Net cash received for premiums | | $ 626,079 75 |
| Interest on investments | | 8,075 50 |
| Total income in Canada | | $ 634,155 25 |

LA NATIONALE—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 13,763 65 | |
| Deduct savings and salvage, $245.70; reinsurances, $110.35 | 356 05 | |
| Net amount paid for said claims | $ 13,407 60 | |
| Amount paid for claims occurring during the year | $ 252,932 42 | |
| Deduct savings and salvage, $15.20; reinsurances, $6,205.32 | 6,220 52 | |
| Net amount paid for said claims | $ 246,711 90 | |
| Total net amount paid for claims | | $ 260,119 50 |
| Commission or brokerage | | 67,768 20 |
| Commission on profits | | 5,792 78 |
| Salaries, head office officials, $41,683.48; auditors' fees, $562.37; travelling expenses, officials, $2,726.18 | | 44,972 03 |
| Taxes, fire | | 15,663 41 |
| Miscellaneous expenditure, viz.: Advertising, $1,818.66; furniture and fixtures, $405.36; postage, telegrams, telephones and express, $1,310.64; printing and stationery, $2,782.60; rents and light, $2,010.23; underwriters' boards, tariff associations, etc., $893.82; agents' charges and supplies, $1,366.40; inspections and surveys, $1,360.45; tabulating system, $901.30; fire departments, $1,539.97; sundry expenses, $1,966.33; legal expenses, $107.96; surety premiums, $202.69; donations, $132.87; bank exchange, $337.46 | | 17,136 74 |
| Total expenditure in Canada | | $ 411,452 66 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 59,481,675 | $ 679,264 25 |
| Policies taken during the year—new | 66,622,743 | 716,594 43 |
| Total | $126,104,418 | $1,395,858 68 |
| Deduct terminated | 54,719,850 | 548,865 15 |
| Gross in force at end of 1920 | $ 71,384,568 | $ 846,993 53 |
| Deduct reinsured | 693,893 | 8,268 20 |
| Gross and net in force at end of 1920 | $ 70,690,675 | $ 838,725 33 |

(*For General Business Statement, see Appendix.*)

## THE NEWARK FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, ALEXANDER R. MONROE—Secretary, T. L. FARQUHAR—Principal Office, Newark, N.J.—Chief Agent in Canada, J. H. LABELLE—Head Office in Canada, Montreal, Que.

(Incorporated 1811. Dominion license issued March 7, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized | $ 1,000,000 00 |
| Amount of joint capital subscribed and paid for in cash | 500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| United States (2) Liberty Loan, 1927/1942, 4¼ p.c. | $ 20,000 00 | $ 20,000 00 |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 40,000 00 | 40,000 00 |
| Total on deposit with Receiver General | $ 60,000 00 | $ 60,000 00 |

| | | |
|---|---|---|
| Carried out at market value | | $ 60,000 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency in Canada | | 112 80 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Montreal | $ 33,529 12 | |
| " " Toronto | 8,811 98 | |
| " " Winnipeg | 4,340 48 | |
| " " Calgary | 3,207 45 | |
| " " Vancouver | 2,721 71 | |
| " " Halifax | 3,637 25 | |
| Total cash in banks | | 56,247 99 |
| Losses recoverable (reinsurance), fire | | 5,985 74 |
| Royal Insurance Company | | 233 59 |
| Interest accrued | | 289 58 |
| Agents' balances and premiums uncollected:— | | |
| Fire ($278.24 on business prior to Oct. 1, 1920) | $ 23,148 42 | |
| Automobile (A) ($37.60 on business prior to Oct. 1, 1920) | 141 27 | |
| Automobile (B) | 69 57 | |
| Total | | 23,359 26 |
| Total assets in Canada | | $ 146,228 96 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | | $ 8,213 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 75,470 46 | |
| Automobile (A) | 1,030 16 | |
| Automobile (B) | 189 42 | |
| Total $76,690.04; carried out at 80 per cent | | 61,352 03 |
| Taxes due and accrued | | 2,500 00 |
| Salaries, rent, advertising, etc. | | 20 00 |
| Reinsurance premiums (fire) | | 9,782 46 |
| Commission on profits unpaid | | 216 24 |
| Total liabilities in Canada | | $ 82,083 73 |

THE NEWARK FIRE—*Continued.*

INCOME IN CANADA.

| Premiums. | Fire. | Automobile (A) | Automobile (B) | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 209,097 64 | 3,736 04 | 253 28 | |
| Less reinsurances | 55,229 69 | | | |
| Less return premiums | 38,260 10 | 1,108 93 | 75 05 | |
| Total deduction | 93,489 79 | | | |
| Net casb received for premiums | 115,607 85 | 2,627 11 | 178 23 | |
| Total net cash received for premiums | | | | $ 118,413 19 |
| Received for interest | | | | 2,351 52 |
| Total income in Canada | | | | $ 120,764 71 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 5,877 82 | | | |
| Less savings and salvage | 182 11 | | | |
| Less reinsurance | 1,337 21 | | | |
| Total deduction | 1,519 32 | | | |
| Net payment for said claims | 4,358 50 | | | |
| Paid for claims occurring during the year | 54,620 19 | | | |
| Less reinsurance | 20,379 66 | 360 33 | 19 90 | |
| Net payment for said claims | 34,240 53 | | | |
| Total net payment for claims | 38,599 03 | 360 33 | 19 90 | |
| Total net payments for claims for all classes of business | | | | $ 38,979 26 |
| Commission and brokerage | | | | 17,231 20 |
| Taxes | | | | 3,185 48 |
| *Salaries, fees and travelling expenses: Salaries, head office, and general and special agents, $11,241 14; travelling expenses, officials and agents, $383.34 | | | | 11,624 48 |
| †Miscellaneous expenditure, viz.: Advertising, $141.55; miscellaneous office expenses, $532.32; furniture and fixtures, $441.79; fire departments, etc., $117.56; inspections, $672.16; legal expenses, $36.27; maps and plans, $280.52; overhead expenses, $1,362.76; postage, telegrams, telephones and express, $112.23; printing and stationery, $3,419; rents, $1,150.41; underwriters' boards, associations, etc., $1,269.59 | | | | 9,536 16 |
| Total expenditure in Canada | | | | $ 80,556 58 |

*(Of which $11,390.14 belongs to fire business.)
†(Of which $9,175.28 belongs to fire business.)

THE NEWARK FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 7,249,309 | 86,538 15 | 707 48 | 175 00 |
| Taken in 1920, new and renewed | 18,009,518 | 216,375 85 | 3,520 23 | 296 60 |
| Totals | 25,258,827 | 302,914 00 | 4,227 71 | 471 60 |
| Less ceased | 9,901,967 | 117,518 04 | 2,167 38 | 92 75 |
| Gross in force at end of 1920 | 15,356,860 | 185,395 96 | 2,060 33 | 378 85 |
| Less reinsured | 5,228 120 | 57,994 05 | | |
| Net in force at end of 1920 | 10,128,740 | 127,401 91 | 2,060 33 | 378 85 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,834,063 71 |
| Interest and dividends | 130,268 04 |
| Rents | 23,600 00 |
| Agents' balances previously charged off | 3 02 |
| Total income | $ 2,987,934 77 |

DISBURSEMENTS

| | |
|---|---|
| Net amount paid for claims | $ 1,238,132 74 |
| Expenses of adjustment and settlement of claims | 33,641 70 |
| Interest or dividends to stockholders | 24,920 75 |
| Commission or brokerage | 558,373 36 |
| Field supervisory expenses | 50,799 77 |
| Salaries, fees and all other charges of officers, directors, trustees, etc | 163,673 21 |
| Rents | 25,317 25 |
| Inspections and surveys, including underwriters' boards and tariff associations | 39,682 35 |
| Federal taxes | 75,386 08 |
| State taxes on premiums, Insurance Department licenses and fees | 51,314 21 |
| All other licenses, fees and taxes | 20,207 62 |
| Agents' balances charged off | 602 15 |
| Real estate expenses | 14,265 66 |
| Gross loss on sale or maturity of bonds | 1,100 00 |
| All other disbursements | 90,382 62 |
| Total disbursements | $ 2,387,799 47 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 186,226 47 |
| Mortgage loans on real estate, first liens | 283,497 78 |
| Book value of bonds and stocks | 2,751,731 11 |
| Cash on hand, in trust companies and banks | 285,309 06 |
| Agents' balances and bills receivable | 467,835 50 |
| Other assets | 300 00 |
| Total ledger assets | $ 3,974,899 92 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 26,604 86 |
| Losses recoverable | 76,913 77 |
| Gross assets | $ 4,078,418 55 |
| Deduct assets not admitted | 162,932 34 |
| Total admitted assets | $ 3,915,486 21 |

THE NEWARK FIRE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 348,755 95 |
| Total unearned premiums | 2,127,776 23 |
| Federal, State and other taxes due or accrued (estimated) | 68,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 1,500 00 |
| Contingent commissions, etc., due or accrued | 12,000 00 |
| Dividends declared and unpaid to stockholders | 805 45 |
| Total liabilities, not including capital stock | $ 2,558,837 63 |
| Capital stock paid in cash | 500,000 00 |
| Surplus over all liabilities, including capital stock | 856,648 58 |
| Total liabilities | $ 3,915,486 21 |

RISKS AND PREMIUMS.

*Fire Risks.*

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 501,644,797 00 |
| Premiums thereon | 4,893,900 00 |
| Amount of policies terminated during the year | 386,416,337 00 |
| Premiums thereon | 3,935,810 10 |
| Net amount in force at December 31, 1920 | 381,712,141 00 |
| Premiums thereon | 3,556,100 33 |

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, FRANK W. SARGEANT—Secretary, WM. P. BURPEE—Principal Office, Manchester, N.H.—Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

(Incorporated, 1869. Commenced business in Canada, April 15, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,750,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada bonds, 1926, 5 p.c. | $ 25,000 00 | $ 24,750 00 | |
| Dom. of Can. War Loan, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | |
| United States (4) Liberty Loan, 1938, 4¼ p.c. | 30,000 00 | 30,000 00 | |
| Total on deposit with Receiver General | $ 65,000 00 | $ 64,750 00 | |
| Carried out at market value | | | $ 64,750 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Calgary | 19,869 89 |
| Deposit Grain Insurance Association | 1,000 00 |
| Agents' balances and premiums uncollected ($49 on business prior to Oct. 1, 1920) | 8,122 84 |
| Office furniture and plans | 1,267 64 |
| Total assets in Canada | $ 95,010 37 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 10,496 35 | |
| Net amount of fire claims, adjusted and unpaid | 116 41 | |
| Total net amount of unsettled claims | | $ 10,612 76 |
| Reserve of unearned premiums, $48,643.95; carried out at 80 per cent | | 38,915 16 |
| Reinsurance premiums | | 499 66 |
| Taxes due and accrued | | 1,500 00 |
| Total liabilities in Canada | | $ 51,527 58 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 145,005 98 | |
| Deduct reinsurances, $25,252.23; return premiums, $29,518.34 | 54,770 57 | |
| Total net cash received for premiums | | $ 90,235 41 |
| Received for interest | | 3,309 35 |
| Total income in Canada | | $ 93,544 76 |

NEW HAMPSHIRE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 16,898 12 | |
| Deduct reinsurance, $8,045.10; savings and salvage, 33c | 8,045 43 | |
| Net paid for said claims | $ 8,852 69 | |
| Amount paid for claims occurring during the year | $ 53,196 87 | |
| Deduct reinsurances, $10,735.72; savings and salvage, $549.35 | 11,285 07 | |
| Net paid during the year for said claims | $ 41,911 80 | |
| Total net amount paid for claims | | $ 50,764 49 |
| Commission or brokerage | | 22,659 89 |
| Paid for:—Salaries, head office officials, $3,190.30; travelling expenses, $313.87 | | 3,504 17 |
| Taxes | | 2,496 92 |
| Miscellaneous expenditure, viz.:—Advertising, $19.15; rent, $270; postage, express, telephones and telegrams, $346.64; underwriters' association and tariff charges, $466.59; stationery and printing, $307.87; other charges, $1,956.39; adjustment expenses, $1,094.37; exchange, $66.99 | | 4,528 00 |
| Total expenditure in Canada | | $ 83,953 47 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at end of 1919 | 7,387,943 | 100,365 76 |
| Taken in 1920, new | 12,352,243 | 98,895 72 |
| Totals | 19,740,186 | 199,261 48 |
| Less ceased | 10,432,926 | 72,230 04 |
| Gross in force at end of 1920 | 9,307,260 | 127,031 44 |
| Less reinsured | 2,160,731 | 32,958 02 |
| Net in force at end of 1920 | 7,146,529 | 94,073 42 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 204,309 60 |
| Mortgage loans on real estate, first liens | 6,307 50 |
| Book value of bonds and stocks | 8,358,514 66 |
| Cash on hand, in trust companies and in banks | 340,848 65 |
| Agents' balances and bills receivable | 781,210 34 |
| Total ledger assets | $ 9,591,190 75 |

NON-LEDGER ASSETS.

| | |
|---|---|
| nterest accrued | 88,472 98 |
| Market value of bonds and stocks over book value | 492,190 87 |
| Market value of real estate over book value | 64,190 40 |
| Reinsurance due on losses paid | 44,864 71 |
| Gross assets | $10,280,909 71 |
| Deduct assets not admitted | 3,683 01 |
| Total admitted assets | $10,277,226 70 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses and claims | $ 699,736 53 |
| Total unearned premiums | 4,823,479 33 |
| Federal, state and other taxes due or accrued (estimated) | 240,000 00 |
| Contingent commissions or other charges due or accrued | 25,000 00 |
| Dividends declared and unpaid to stockholders | 70,428 00 |
| Salaries, rents, etc. | 45,000 00 |

## New Hampshire—*Concluded.*

### LIABILITIES—*Concluded.*

| | |
|---|---|
| Total liabilities, excluding capital stock | $ 5,903,643 86 |
| Capital stock paid up in cash | 1,750,000 00 |
| Surplus over all liabilities | 2,623,582 84 |
| Total liabilities | 10,277,226 70 |

### INCOME.

| | |
|---|---|
| Total premium income | $ 5,380,624 72 |
| Interest and dividends | 413,299 68 |
| Rents | 20,186 41 |
| Gross profit on sale or maturity of real estate and bonds | 4,231 50 |
| Total income | $ 5,818,342 31 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,350,450 35 |
| Expenses of adjustment and settlement of claims | 40,918 04 |
| Paid stockholders for interest or dividends | 239,596 00 |
| Allowances to local agencies for miscellaneous agency expenses, including brokerage and agents' compensation | 1,366,168 15 |
| Field supervising expenses | 164,671 95 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 172,333 67 |
| Rents | 16,332 63 |
| Underwriters' boards and tariff associations, inspections and surveys | 87,591 66 |
| Federal taxes | 98,871 45 |
| State taxes on premiums, Insurance Department licenses and fees | 141,989 69 |
| Fire department, patrol and salvage corps | 20,618 34 |
| Real estate, taxes, $8,227.70; expenses, $6,866.26 | 15,093 96 |
| Agents' balances charged off | 146 84 |
| Gross loss on sale or maturity of stocks | 99,202 39 |
| Gross decrease, by adjustment, in book value of ledger assets | 78,927 63 |
| All other disbursements | 92,274 27 |
| Total disbursements | $ 4,985,187 02 |

### RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $859,289,339 00 |
| Premiums thereon | 7,971,151 91 |
| Amount of policies terminated during the year | 664,403,952 00 |
| Premiums thereon | 6,382,001 25 |
| Net amount in force at December 31, 1920 | 883,886,760 00 |
| Premiums thereon | 8,684,890 57 |

## NEW JERSEY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, JACOB R. HALL—Secretary, J. J. MILNE—Principal Office, Newark, N.J.—Chief Agent in Canada, H. A. Robertson—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1910. Dominion license issued, April 6, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada Temporary Bonds, 1929, 5½ p.c. | $ 25,000 00 | $ 25,000 00 | |
| Dom. of Can. War Loan, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | |
| Prov. of British Columbia, 1939, 5½ p.c. | 10,000 00 | 9,375 00 | |
| U.S. Liberty Converted Gold Bonds, 1927-42, 4¼ p.c. | 17,000 00 | 17,000 00 | |
| Total on deposit with Receiver General | $ 62,000 00 | $ 61,375 00 | |
| Carried out at market value | | | $ 61,375 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Canadian Bank of Commerce, Vancouver, B.C. | 5,919 14 |
| Agents' balances and premiums uncollected:—Fire, $28,110.22; automobile (A) $849.92 | 28,960 14 |
| Total assets in Canada | $ 96,254 28 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 41 96 | |
| Net amount fire claims, unadjusted | 1,798 00 | |
| Net amount automobile, (A), claims, unadjusted | 346 25 | |
| Total unpaid claims | | $ 2,563 21 |
| Reserve of unearned premiums, fire, $59,499.90; automobile, (A), $2,856.83; total, $62,356.73; carried out at 80 per cent | | 49,885 38 |
| Taxes due and accrued | | 1,467 37 |
| Salaries, rents, etc., due and accrued | | 762 90 |
| Total liabilities in Canada | | $ 54,678 86 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Automobile (A) |
| | $ cts. | $ cts. |
| Gross cash received for premiums | 110,276 59 | 7,191 83 |
| Less reinsurance | 1,630 09 | |
| Less return premiums | 24,208 69 | 1,698 59 |
| Total deduction | 25,838 78 | |
| Net cash received for said premiums | 84,437 81 | 5,493 24 |

NEW JERSEY—*Continued.*

INCOME IN CANADA—*Concluded.*

| | |
|---|---|
| Total net cash received for premiums | $ 89,931 05 |
| Interest and dividends | 846 94 |
| Total income in Canada | $ 90,777 99 |

EXPENDITURE IN CANADA

| | Fire | Automobile (A) | |
|---|---|---|---|
| Paid for claims occurring in previous years | $ 614 60 | 161 40 | |
| Paid for claims occurring during the year | $ 16,751 89 | 2,257 28 | |
| Less savings and salvage, $101.20; reinsurances, $3.31 | 104 51 | | |
| Amount paid for said claims | $ 16,647 38 | | |
| Net amount paid for said claims | $ 17,261 98 | $ 2,418 68 | |
| Total net amount paid for all claims | | | $ 19,680 66 |
| Commission or brokerage, fire, $23,850.55; other, $1,785.24 | | | 25,635 79 |
| Paid for commission on profits, fire | | | 1,491 15 |
| Paid for taxes, fire, $2,932.91; other, $56 | | | 2,988 91 |
| †Miscellaneous expenditure, viz.: Printing and stationery, $828.49; interest, $295.35; postage and telegrams, telephones and express, $1,371.23; maps and plans, $529.95 | | | 3,025 02 |
| Total expenditure in Canada | | | $ 52,821 53 |

†($270.92 belongs to fire business).

RISKS AND PREMIUMS IN CANADA

| Risks and Premiums | Class of Business | | |
|---|---|---|---|
| | Fire | | Automobile (A) |
| | Amount | Premiums | Premiums |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 5,133,334 | 56,851 59 | 3,481 04 |
| Taken in 1920, new and renewed | 10,816,996 | 131,178 86 | 7,309 31 |
| Totals | 15,950,330 | 188,030 45 | 10,790 35 |
| Less ceased (including renewed) | 6,652,377 | 74,146 05 | 5,076 68 |
| Gross in force at end of 1920 | 9,297,953 | 113,884 40 | 5,713 67 |
| Less reinsured | 411,406 | 4,898 74 | |
| Net in force at end of 1920 | 8,886,547 | 108,985 66 | 5,713 67 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS

| | |
|---|---|
| Book value of real estate | $ 271,001 72 |
| Mortgage loans on real estate, first liens | 153,700 00 |
| Book value of bonds and stocks | 1,593,598 05 |
| Cash on hand, in trust companies and in banks | 104,535 79 |
| Agents' balances | 192,868 18 |
| Other ledger assets | 100 00 |
| Total ledger assets | $ 2,315,803 74 |

NON-LEDGER ASSETS

| | |
|---|---|
| Interest accrued | 15,877 21 |
| Market value or real estate over book value | 59,938 25 |
| Expenses recoverable from United British Insurance Co | 19,619 90 |
| Reinsurance due on losses paid | 53,823 94 |
| Gross assets | $ 2,465,063 04 |
| Deduct assets not admitted | 114,004 13 |
| Total admitted assets | $ 2,351,058 91 |

NEW JERSEY—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 309,194 26 |
| Unearned premiums | 93,549 77 |
| Salaries, rents, expenses, bills, etc., due or accrued | 2,000 00 |
| Federal, state, or other taxes due or accrued (estimated) | 35,000 00 |
| Contingent commissions or other charges due or accrued | 5,000 00 |
| Interest due or accrued | 506 25 |
| Due for borrowed money | 375,000 00 |
| Reserve for depreciation of securities | 230,148 07 |
| Total liabilities, except capital stock | $ 1,050,398 35 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus | 300,660 56 |
| Total liabilities | $ 2,351,058 91 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 400,177 05 |
| Interest and dividends | 137,359 60 |
| Rents | 41,443 62 |
| Agents' balances, previously charged off | 1,363 33 |
| Borrowed money | 375,000 00 |
| Gross profit on sale or maturity of bonds and stocks | 46,591 92 |
| Total income | $ 1,001,935 52 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,100,674 36 |
| Expenses of adjustment | 19,560 27 |
| Dividends to stockholders | 50,000 00 |
| Commissions or brokerage including agents' allowances | — 97,913 21 |
| Total field supervisory expenses | 76,345 52 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 99,673 44 |
| Rents | 18,483 12 |
| Inspections and surveys including underwriters' boards and tariff associations | 14,142 99 |
| Taxes and expenses on real estate | 26,033 65 |
| State taxes on premiums, Insurance Department licenses and fees | 62,330 23 |
| Federal taxes | 20,808 26 |
| Gross loss on sale or maturity of real estate and stocks | 79,935 02 |
| All other disbursements | 33,955 22 |
| Total disbursements | $ 1,504,028 87 |

RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 235,533,882 00 |
| Premiums thereon | 2,441,097 84 |
| Amount terminated during the year | 190,328,952 00 |
| Premiums thereon | 2,200,930 86 |
| Net amount in force, December 31, 1920 | 9,544,954 00 |
| Premiums thereon | 100,442 83 |

## NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, O. E. LANE—Secretary, CHAS. A. LUNG—Principal Office, New York, N.Y.—Chief Agent in Canada, W. E. FINDLAY—Head Office in Canada, Montreal.

(Incorporated July, 1850. Dominion license issued July 19, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General, viz.: | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Can. War Loan, 1925, 5 p.c. | $ 100,000 00 | $ 99,000 00 | |
| Dom. of Can. Victory Loan, 1934, 5½ p. c. | 175,000 00 | 171,500 00 | |
| Prov. of Alberta, 1924, 4½ p.c. | 50,000 00 | 47,500 00 | |
| *School—* | | | |
| Winnipeg, 1943, 4 p.c. | 10,000 00 | 8,300 00 | |
| Total on deposit with Receiver General | $ 335,000 00 | $ 326,300 00 | |
| Carried out at market value | | | $ 326,300 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at Chief Agency | | 3,860 62 |
| Cash in Royal Bank of Canada, Montreal | | 50,846 30 |
| All other assets | | 1,670 93 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($2,107.91 on business prior to Oct. 1, 1920) | $ 59,407 40 | |
| Automobile (A), ($165.38 on business prior to Oct. 1, 1920) | 677 55 | |
| Automobile (B) | 63 13 | |
| Explosion | 54 59 | |
| Tornado | 38 | |
| Total | | 60,203 05 |
| Interest accrued | | 3,125 01 |
| Reinsurance losses due (fire) | | 4,472 90 |
| Total assets in Canada | | $ 450,478 81 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 24,203 00 | |
| Net amount of fire claims, resisted, in suit | 9,867 00 | |
| Net amount of automobile (A), claims, unadjusted | 230 00 | |
| Net amount of automobile (B), claims, unadjusted | 413 00 | |
| Net amount of tornado claims, unadjusted | 30 00 | |
| Total net amount of unsettled claims ($10,253 accrued prior to 1920) | | $ 34,743 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 212,771 46 | |
| Automobile (A) | 5,142 03 | |
| Automobile (B) | 601 52 | |
| Explosion | 3,221 65 | |
| Tornado | 248 86 | |
| Total, $221,985.52; carried out at 80 per cent | | 177,588 42 |
| Taxes due and accrued | | 28,099 31 |
| Reinsurance premiums due, fire, $7,509.80; explosion, −$70.60 | | 7,439 20 |
| Total liabilities in Canada | | $ 247,869 93 |

NIAGARA FIRE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire | Automobile (A) | Automobile (B) | Explosion | Tornado | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 590,097 20 | 14,429 26 | 1,404 76 | 9,544 17 | 396 16 | |
| Less reinsurance | 101,701 94 | | | 2,692 59 | 66 65 | |
| Less return premiums | 125,062 47 | 3,466 10 | 223 89 | 2,832 52 | | |
| Total deduction | 226,764 41 | | | 5,525 11 | | |
| Net cash received | 363,332 79 | 10,963 16 | 1,180 87 | 4,019 06 | 329 51 | |
| Net cash received for premiums for all classes of business | | | | | | $ 379,825 39 |
| Cash received for interest on investments | | | | | | 14,104 70 |
| Total income in Canada | | | | | | $ 393,930 09 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 26,726 92 | 522 20 | 93 10 | 193 78 | |
| Less savings and salvage | 231 67 | | | | |
| Less reinsurance | 8,132 94 | | | | |
| Total deduction | 8,364 61 | | | | |
| Net payment for said claims | 18,362 31 | | | | |
| Paid for claims occurring during the year | 174,576 36 | 6,394 10 | 945 07 | | |
| Less savings and salvage | 1,493 86 | 250 00 | | | |
| Less reinsurance | 35,618 47 | | | | |
| Total deduction | 37,112 33 | | | | |
| Net payment for said claims | 137,464 03 | 6,144 10 | | | |
| Total net payment for claims | 155,826 34 | 6,666 30 | 1,038 17 | 193 78 | |
| Total net payments for claims for all classes of business | | | | | $ 163,724 59 |
| Commission and brokerage, fire, $64,866.11; other, $3,375 64 | | | | | 68,241 75 |
| Commission on profits, fire | | | | | 2,340 85 |
| Taxes, fire, $9,411.52; other, $212.46 | | | | | 9,623 98 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $24,650.28; general and special agents, $7,784.54; Fees:—auditors, $250; Travelling Expenses:—inspectors, $6,501 21; other, $1,066.33 | | | | | 40,252 36 |
| †Miscellaneous Expenditure, viz:—Advertising, $2,287.39; furniture and fixtures, $1,937.63; inspections and surveys, $120; legal expenses, $62.32; maps and plans, $2,410.91; postage telegrams, telephones and express, $1,022.63; printing and stationery, $5,523 83; rents, $2,617.03; underwriters' boards, associations, etc., $4,918.00; general expenses, $2,811.59 | | | | | 23,711 33 |
| Total expenditure in Canada | | | | | $ 307,894 86 |

*(Of which $38,339.13 belongs to Fire business.) †(Of which $22,584.79 belongs to Fire business.)

NIAGARA FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Explosion | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 36,445,786 | 390,348 30 | 8,474 48 | 561 40 | 15,616 59 | 150 50 |
| Taken in 1920—new and renewed | 59,667,196 | 595,447 16 | 14,369 32 | 1,361 93 | 10,470 73 | 289 94 |
| Totals | 96,112 982 | 985,795 46 | 22,843 80 | 1,923 33 | 26,087 32 | 440 44 |
| Less ceased | 48,730,922 | 480,465 14 | 12,578 70 | 720 29 | 18,935 00 | 4 00 |
| Gross in force at end of 1920 | 47,382,060 | 505,330 32 | 10,265 10 | 1,203 04 | 7,152 32 | 436 44 |
| Less reinsured | 9,460,070 | 102,364 43 | | | 2,526 86 | 66 65 |
| Net in force at end of 1920 | 37,921,990 | 402,965 89 | 10,265 10 | 1,203 04 | 4,625 46 | 369 79 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 96,000 00 |
| Book value of bonds and stocks owned by the company | 12,152,021 79 |
| Cash on hand, in trust companies and in banks | 1,123,419 25 |
| Agents' balances | 1,622,572 60 |
| Bills receivable | 5,310 11 |
| Losses and loss expenses recoverable on paid losses | 140,326 45 |
| Total ledger assets | $15,139,650 20 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 92,470 14 |
| Gross assets | $15,232,120 34 |
| Deduct assets not admitted | 39,233 54 |
| | $15,192,886 80 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,219,919 00 |
| Total unearned premiums | 7,677,533 70 |
| Federal, State and other taxes due or accrued (estimated) | 412,200 00 |
| Salaries, rents, etc., due or accrued | 50,000 00 |
| Commission, brokerage, and other charges, due or to become due to agents and brokers | 75,000 00 |
| Total liabilities, excluding capital stock | $ 9,434,652 70 |
| Capital stock paid in cash | 2,000,000 00 |
| Surplus over all liabilities | 3,758,234 10 |
| Total liabilities | $15,192,886 80 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $10,068,279 80 |
| Received for interest and dividends | 619,852 07 |
| Agents' balances previously charged off | 13,489 46 |
| Gross profit on sale or maturity of bonds | 8,641 80 |
| Income from all other sources | 2,325 00 |
| Total income | $10,712,588 13 |

NIAGARA FIRE—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 4,094,020 52 |
| Expenses of adjustment and settlement of claims | 90,006 61 |
| Dividends paid to stockholders | 250,000 00 |
| Commissions or brokerage | 1,978,979 00 |
| Rents | 56,187 38 |
| Total field supervisory expenses | 345,092 24 |
| Salaries, fees, and all other charges of officers, directors, trustees and home office employees | 660,698 93 |
| State, fire departments, fire patrol, and salvage corps' assessments, fees, taxes and expense | 227,439 42 |
| Inspections and surveys, including underwriters' boards and tariff associations | 226,966 03 |
| Federal taxes | 99,471 38 |
| Agents' balances charged off | 14,615 53 |
| Gross loss on sale or maturity of bonds and stocks | 49,167 00 |
| All other disbursements | 270,537 10 |
| Total disbursements | $ 8,363,181 14 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $1,746,036,038 00 |
| Premiums thereon | 15,672,197 28 |
| Amount of policies terminated | 1,341,317,320 00 |
| Premiums thereon | 11,927,107 75 |
| Net amount in force on December 31, 1920 | 1,345,168,702 00 |
| Premiums thereon | 12,912,399 06 |

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, A. W. ROBERTSON—Vice-Presidents, CHAS. F. DALE and J. J. MEAGHER, K.C.—Managing Director, CHAS. F. DALE—Secretary-Treasurer, P. W. PEACOCK—Principal Office, Montreal, Que.

(Incorporated August 29, 1917, by an Act of the Parliament of Canada, 7-8 Geo. V, chap. 65. On March 6, 1918, its power was further extended to include automobile (including automobile against fire) and burglary insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued, January 15, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 500,000 00 |
| Amount of capital subscribed | 306,400 00 |
| Amount paid thereon in cash | 91,133 29 |
| Amount of premium on capital stock paid in by shareholders | 22,783 30 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | | |
|---|---|---|---|
| Amount of loan secured by stock | | | $ 500 00 |
| | Par value. | Market value. | Amount Loaned. |
| 13 shares Royal Bank stock | $ 1,300 00 | $ 2,522 00 | $ 500 00 |
| Book value of bonds and debs. owned. *(For details, see Schedule B.)* | | | 318,178 69 |
| Book value of stock owned. *(For details, see Schedule C.)* | | | 4,005 00 |
| Cash at head office | | | 689 92 |
| Cash in Union Bank of Canada, Montreal | | | 22,387 97 |
| Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba | | | 5,000 00 |
| Associated Companies, Manitoba | | | 40,139 08 |
| Quebec Associated Companies | | | 12,640 53 |
| Total ledger assets | | | $ 403,541 19 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds, debentures and stocks over book value | | 4,636 01 |
| Interest, due, $450.68; accrued, $2,877.57 | | 3,328 25 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident ($338.95 on business prior to Oct. 1, 1910) | $ 3,286 88 | |
| Automobile (A) ($66.80 on business prior to Oct. 1, 1920) | 1,009 76 | |
| Automobile (B) ($189.12 on business prior to Oct. 1, 1920) | 1,645 80 | |
| Burglary ($7.50 on business prior to Oct. 1, 1920) | 418 32 | |
| Liability ($723.48 on business prior to Oct. 1, 1920) | 86,324 57 | |
| Plate Glass ($54.90 on business prior to Oct. 1, 1920) | 6,132 42 | |
| Sickness ($263.48 on business prior to Oct. 1, 1920) | 2,726 94 | |
| Total | | 101,544 69 |
| Amount due for reinsurance on losses paid | | 33 00 |
| Total assets | | $ 513,083 14 |

### LIABILITIES.

*(1) Liabilities in Canada.*

| | | |
|---|---|---|
| Unsetttled claims— | | |
| Accident | $ 8,179 00 | |
| Automobile (A) | 6,509 00 | |
| Automobile (B) ($1,000.00 in previous years) | 6,691 00 | |
| Liability ($18,100 accrued in previous years) | 133,007 37 | |
| Plate Glass ($85.00 accrued in previous years) | 1,365 00 | |
| Sickness | 2,927 00 | |
| Total net amount of unsettled claims | | $ 158,678 37 |

THE NORTH AMERICAN ACCIDENT—*Continued.*

*(1) Liabilities in Canada.—Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Accident | $ 16,021 40 | |
| Automobile (A) | 9,473 49 | |
| Automobile (B) | 23,736 82 | |
| Burglary | 928 21 | |
| Liability | 49,843 50 | |
| Plate Glass | 24,177 09 | |
| Sickness | 12,468 76 | |
| Total, $136,649.27, carried out at 80 per cent | | $ 109,319 42 |
| Taxes due and accrued | | 9,337 09 |
| Reinsurance premiums:— | | |
| Accident | $ 566 24 | |
| Automobile (A) | 18 53 | |
| Automobile (B) | 78 62 | |
| Sickness | 211 25 | |
| Total | | 874 64 |
| Agents' balances | | 2,265 93 |
| Total liabilities in Canada | | $ 280,475 45 |

*(2) Liabilities in Other Countries.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Accident | $ 351 82 | |
| Automobile (A) | 29 00 | |
| Liability | 70 00 | |
| Sickness | 445 25 | |
| Total, $896.07; carried out at 80 per cent | | $ 716 86 |
| Total liabilities in other countries | | $ 716 86 |
| Total liabilities (excluding capital stock) in all countries | | $ 281,192 31 |
| Excess of assets over liabilities | | $ 231,890 83 |
| Capital stock paid in cash | | 91,133 29 |
| Surplus over all liabilities and paid up capital | | $ 140,757 54 |

INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | | Automobile (A) | | Automobile (B) | Burglary |
| | In Canada. | In Other Countries. | In Canada. | In Other Countries. | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 49,673 54 | 924 25 | 22,224 99 | 106 10 | 52,088 03 | 1,433 59 |
| Less reinsurance | 6,895 70 | 305 61 | 2,479 40 | 37 60 | 489 26 | 51 44 |
| Net cash received | 42,777 84 | 618 64 | 19,745 59 | 68 50 | 51,598 77 | 1,382 15 |

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Liability. | | Plate Glass. | Sickness. | |
| | In Canada. | In Other Countries. | In Canada. | In Canada. | In Other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 329,946 47 | 50 00 | 36,178 49 | 33,863 61 | 929 50 |
| Less reinsurance | 803 16 | 140 00 | 42 75 | 2,082 53 | 167 50 |
| Net cash received | 329,143 31 | — 90 00 | 36,135 74 | 31,781 08 | 762 00 |

THE NORTH AMERICAN ACCIDENT—*Continued.*

INCOME—*Concluded*

| | |
|---|---|
| Net cash received for premiums for all classes of business in all countries | $ 513,923 62 |
| Cash received for interest on investments | 20,632 20 |
| Total income | $ 534,555 82 |

| Claims | Class of Business. Accident. In Canada. | Accident. In Other Countries. | Auto (A) In Canada. | Auto (B) In Canada. | Burglary In Canada. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 9,930 88 | | 2,476 30 | 4,535 95 | |
| Less reinsurance | 5,089 20 | | | | |
| Net payment for said claims | 4,841 68 | | | | |
| Paid for claims occurring during the year | 35,891 61 | 13 57 | 24,845 70 | 24,291 28 | 328 50 |
| Less reinsurance | 18,188 55 | | 4,194 20 | | |
| Net payment for said claims | 17,703 06 | | 20,651 50 | | |
| Total net payment for claims | 22,544 74 | 13 57 | 23,127 80 | 28,827 23 | 328 50 |

| Claims. | Liability In Canada. | Liability In Other Countries. | Plate Glass In Canada. | Sickness. In Canada. | Sickness. In Other Countries. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 62,433 58 | 570 70 | 1,205 77 | 4,379 39 | |
| Less reinsurance | | | | 1,987 50 | |
| Net payment for said claims | | | | 2,391 89 | |
| Paid for claims occurring during the year | 145,433 66 | 105 45 | 18,983 24 | 23,121 87 | 450 71 |
| Less reinsurance | | | | 2,842 52 | 117 85 |
| Net payment for said claims | | | | 20,279 35 | |
| Total net payment for claims | 207,867 24 | 676 15 | 20,189 01 | 22,671 24 | 332 86 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 326,578 34 |
| Commission and brokerage | | 94,936 30 |
| Taxes | | 11,122 71 |
| Salaries, fees and travelling expenses: salaries, Head Office, $34,185.21; fees: directors, $1,050; auditors, $459.36; travelling expenses, Head Office, $3,120.15 | | 38,814 72 |
| Miscellaneous expenditure, viz.:—Advertising, $725.05; bad debts, written off, $75.04; furniture and fixtures, $1,718.05; legal expenses, $64.95; pay-roll auditores fees, $1,016.97; medical examiners' fees, $21.50; postage, telegrams, telephones and express, $1,194.44; printing and stationery, $3,904.82; rents, $3,226.75; Manitoba, W.C., $3,608.72; elevator inspection fees, $647.50; sundries, $5,656.96 | | 21,860 75 |
| Total expenditure | $ | 493,312 82 |

THE NORTH AMERICAN ACCIDENT—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets at December 31, 1919 | | $ 361,463 87 |
| Amount of cash income | | 534,555 82 |
| Amount of appreciation in ledger value of assets | | 1,909 66 |
| Total | | $ 897,929 35 |
| Amount of expenditure | $ 493,312 82 | |
| Depreciation in ledger assets | 1,075 34 | |
| | | 494,388 16 |
| Balance, net ledger assets at December 31, 1920 | | $ 403,541 19 |

RISKS AND PREMIUMS.

| Accident. | Premiums | | |
|---|---|---|---|
| | In Canada. | In Other Countries. | Totals in All Countries. |
| | $ | $ cts. | $ cts. |
| Gross in force at date of last statement | 40,761 32 | 1,121 50 | 41,882 82 |
| Taken during the year—new and renewed | 47,520 71 | 1,009 25 | 48,529 96 |
| Total | 88,282 03 | 2,130 75 | 90,412 78 |
| Deduct terminated | 50,586 32 | 1,121 50 | 51,707 82 |
| Gross in force at end of year | 37,695 71 | 1,009 25 | 38,704 96 |
| Deduct reinsured | 5,652 91 | 305 61 | 5,958 52 |
| Net in force at December 31, 1920 | 32,042 80 | 703 64 | 32,746 44 |
| Automobile (A). | | | |
| Gross in force at date of last statement | 18,428 15 | | 18,428 15 |
| Taken during the year—new and renewed | 22,207 05 | 106 10 | 22,313 15 |
| Total | 40,635 20 | 106 10 | 40,741 30 |
| Deduct terminated | 19,300 21 | 10 50 | 19,310 71 |
| Gross in force at end of year December 31, 1920 | 21,334 99 | 95 60 | 21,430 59 |
| Deduct reinsured | 2,388 01 | 37 60 | 2,425 61 |
| Net in force at December 31, 1920 | 18,946 98 | 58 00 | 19,004 98 |
| Automobile (B). | | | |
| Gross in force at date of last statement | 41,662 70 | | |
| Taken during the year—new and renewed | 52,064 89 | | |
| Total | 93,727 59 | | |
| Deduct terminated | 45,714 25 | | |
| Gross in force at December 31, 1920 | 48,013 34 | | |
| Deduct reinsured | 539 70 | | |
| Net in force at December 31, 1920 | 47,473 64 | | |

THE NORTH AMERICAN ACCIDENT—*Continued.*

RISKS AND PREMIUMS—*Concluded.*

| Burglary. | Premiums | | |
|---|---|---|---|
| | In Canada. | In Other Countries. | Totals in All Countries. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at date of last statement | 1,003 50 | | |
| Taken during the year—new and renewed | 1,842 63 | | |
| Total | 2,846 13 | | |
| Deduct terminated | 1,030 96 | | |
| Gross in force December 31, 1920 | 1,815 17 | | |
| Deduct reinsured | 35 32 | | |
| Net in force, December 31, 1920 | 1,779 85 | | |
| **Liability.** | | | |
| Gross in force at date of last statement | 93,300 08 | | 93,300 08 |
| Taken during the year—new and renewed | 357,132 87 | 140 | 357,272 87 |
| Total | 450,432 95 | 140 | 450,572 95 |
| Deduct terminated | 349,748 31 | | 349,748 31 |
| Gross in force December 31, 1920 | 100,684 64 | 140 | 100,824 64 |
| Deduct reinsured | 803 16 | | 803 16 |
| Net in force at December 31, 1920 | 99,881 48 | 140 | 100,021 48 |
| **Plate Glass.** | | | |
| Gross in force at date of last statement | 40,292 37 | | |
| Taken during the year—new and renewed | 40,430 46 | | |
| Total | 80,722 83 | | |
| Deduct terminated | 29,265 15 | | |
| Gross in force at December 31, 1920 | 51,457 68 | | |
| Deduct reinsured | 42 75 | | |
| Net in force at December 31, 1920 | 51,414 93 | | |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Sickness. | | |
| | In Canada. | In Other Countries. | Totals in All Countries. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 27,675 97 | 928 75 | 28,604 72 |
| Taken in 1920, new and renewed | 33,476 72 | 1,058 00 | 34,534 72 |
| Totals | 61,152 69 | 1,986 75 | 63,139 44 |
| Less ceased | 34,655 13 | 928 75 | 35,583 88 |
| Gross in force at end of 1920 | 26,497 56 | 1,058 00 | 27,555 56 |
| Less reinsured | 1,560 05 | 167 50 | 1,727 55 |
| Net in force at end of 1920 | 24,937 51 | 890 50 | 25,828 01 |

THE NORTH AMERICAN ACCIDENT—*Concluded.*

SCHEDULE B.

| Bonds and debentures owned by the company, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government*— | | | |
| *Dominion of Canada Victory Loan, 1937, 5½ p.c. | $ 100,000 00 | $ 99,107 95 | $ 100,000 00 |
| †Dominion of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| *Cities*— | | | |
| *Fort William, 1933, 5 p.c. | 5,000 00 | 4,775 00 | 4,700 00 |
| *Kamloops, 1938, 6 p.c. | 5,000 00 | 4,937 50 | 4,950 00 |
| *Lethbridge, 1943, 5 p.c. | 5,839 99 | 5,148 63 | 5,080 80 |
| *MacLeod, 1933, 6 p.c. | 10,000 00 | 9,862 50 | 9,800 00 |
| Montreal, 1932, 4 p.c. | 24,333 33 | 19,508 03 | 21,656 66 |
| *St. Boniface, 1942, 5 p.c. | 10,000 00 | 9,285 00 | 9,200 00 |
| *St. Catharines, 1933, 4½ p.c. | 10,000 00 | 9,103 50 | 9,300 00 |
| *Toronto, 1929, 3½ p.c. | 4,866 67 | 4,291 91 | 4,234 00 |
| *Towns*— | | | |
| *Sault au Recollet, 1954, 6 p.c. | 10,000 00 | 9,950 00 | 11,100 00 |
| *St. Lambert, 1956, 5½ p.c. | 29,000 00 | 26,825 00 | 29,000 00 |
| *Village*— | | | |
| *St. Michel de Laval, 1954, 6 p.c. | 20,000 00 | 18,600 00 | 20,200 00 |
| *Rural Municipality*— | | | |
| *Fort Garry, 1929, 6 p.c. | 10,000 00 | 10,224 00 | 10,000 00 |
| *Schools*— | | | |
| *Outremont, Que., 1953, 5½ p.c. | 10,000 00 | 10,000 00 | 10,200 00 |
| *Westmount, Que., 1933, 5 p.c | 8,000 00 | 7,880 00 | 7,840 00 |
| *Wilkie, Sask., 1921-1943, 6 p.c. | 3,833 34 | 3,689 38 | 3,756 67 |
| *Railways*— | | | |
| Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c. | 851 67 | 851 62 | 459 90 |
| Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c. | 4,866 67 | 4,063 67 | 2,384 67 |
| C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c. | 500 00 | 400 00 | 515 00 |
| Suburban Rapid Transit Co., 1st m'tge. (g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c. | 5,000 00 | 4,825 00 | 4,500 00 |
| *Miscellaneous*— | | | |
| Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1921 or later (on 6 mos. notice) 6 p.c. | 5,000 00 | 4,850 00 | 4,750 00 |
| Total par, book and market values | $ 332,091 67 | $ 318,178 69 | $ 323,627 70 |

SCHEDULE C.

| Stock owned by the company, viz.:— | | | |
|---|---|---|---|
| 48 shares Consumers Gas Co. Stock | $ 2,400 00 | $ 4,005 00 | $ 3,192 00 |

*On deposit with Receiver General.
†$30,000 on deposit with Receiver General.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, CHAS. J. CATER SCOTT—Manager, OWEN D. JONES—Principal Office, Edinburgh, Scotland—Manager in Canada, RANDALL DAVIDSON—Head Office in Canada, Montreal.

(Established 2809. Commenced business in Canada, 1862.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $29,200,000 00 |
| Amount subscribed | 21,900,000 00 |
| Amount paid in cash | 11,862,500 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*) | | $ 1,238,383 40 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Real estate held by the company, viz.:— | | |
| Five-story building, situated N.W. corner St. François Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices | $ 155,000 00 | |
| Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices | 34,000 00 | |
| Total real estate (market value) | | 189,000 00 |
| Market value of bonds and debentures held by the Company (*For details, see Schedule C*) | | 315,644 64 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 135,143 08 | |
| Bank of Montreal, Winnipeg (branch account) | 26,984 81 | |
| Bank of Montreal, Winnipeg (current account) | 19,013 40 | |
| Total cash in banks | | 181,141 29 |
| Interest accrued | | 12,858 43 |
| Rents due, $127.41; accrued, $1,714.17 | | 1,841 58 |
| Agents' balances and premiums uncollected ($5,260.01 was on business prior to Oct. 1, 1920) | | 163,268 81 |
| Office furniture and plans in Montreal and branch offices | | 15,000 00 |
| Total assets in Canada | | $ 2,117,138 15 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 57,852 28 | |
| Net amount of claims, resisted, in suit | 12,500 00 | |
| Total net amount of unsettled claims ($7,500 accrued prior to 1920) | | $ 70,352 28 |
| Reserve of unearned premiums, $955,042.20; carried out at 80 per cent | | 764,033 76 |
| Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses | | 9,271 43 |
| Reinsurance premiums due | | 3,455 98 |
| Taxes due and accrued | | 38,207 59 |
| Total liabilities in Canada | | $ 885,321 04 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,534,515 14 | |
| Deduct reinsurances, $51,736.10; return premiums, $230,541.42 | 282,277 52 | |
| Net cash received for premiums | | $ 1,252,237 62 |
| Received for interest on investments | | 66,013 05 |
| Interest on bank deposit | | 2,768 71 |
| Rents | | 5,030 04 |
| Total income in Canada | | $ 1,326,049 42 |

NORTH BRITISH AND MERCANTILE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 78,722 65 | |
| Deduct reinsurances | 84 48 | |
| Net amount paid for said claims | $ 78,638 17 | |
| Amount paid for claims occurring during the year | $ 571,987 14 | |
| Deduct savings and salvage, $1,930.03; reinsurances, $11,712.51 | 13,642 54 | |
| Net amount paid for said claims | $ 558,344 60 | |
| Total net amount paid for said claims | | $ 636,982 77 |
| Commission or brokerage | | 228,375 24 |
| Paid or allowed for commission on profits | | 11,713 49 |
| Salaries: head office officials, $60,743.97; directors' fees, $1,460; auditors' fees $666.22; travelling expenses, officials, $8,305.79; agents, $72.16; retiring allowances, $4,258.33 | | 75,506 47 |
| Taxes, fire | | 32,941 16 |
| Miscellaneous expenditure, viz.: Advertising, $1,503.48; furniture, fixtures and office supplies, $3,397.47; underwriters' associations, $14,676.88; inspections and surveys, $7,362.11; insurance superintendence, $715.03; postage, express, telephones and telegrams, $4,977.34; maps and plans, $1,914.94; sundry, $5,053.88; rents, $11,283.92; legal fees, $233.50; investment expenses, $462; printing and stationery, $10,613.79; lighting and water rates, etc., $703.88; total, $62,898.22; less proportion of expenses chargeable to Life branch, $750 | | 62,148 22 |
| Total expenditure in Canada | | $ 1,047,667 35 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $152,189,866 | $ 1,726,217 56 |
| Taken during the year, new and renewed | 141,795,180 | 1,532,504 22 |
| Total | $293,985,046 | $ 3,258,721 78 |
| Deduct terminated | 129,140,214 | 1,373,497 88 |
| Gross in force at end of 1920 | $164,844,832 | $ 1,885,223 90 |
| Deduct reinsured | 8,457,599 | 64,394 42 |
| Net in force at December 31, 1920 | $156,387,233 | $ 1,820,829 48 |

SCHEDULE B.

Bonds and debentures owned by the Company, viz:—

| | Par value. | Market value. |
|---|---|---|
| *On deposit with Receiver General—* | | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | $ 327,500 00 | $ 327,500 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 200,000 00 | 200,000 00 |
| British War Loan, 1929/1947, 5 p. c. | 154,760 00 | 146,750 60 |
| *Cities—* | | |
| Belleville, 1934, 4⅛ p.c. | 50,000 00 | 45,500 00 |
| Brantford, 1934, 4 p.c. | 50,000 00 | 43,500 00 |
| Calgary, 1924, 5 p. c. | 24,000 00 | 23,040 00 |
| Halifax permanent stock, 5 p.c. | 15,000 00 | 15,000 00 |
| London, 1921, 4 p.c. | 25,000 00 | 24,000 00 |
| London, 1931, 4½ p.c. | 9,000 00 | 8,460 00 |
| London, 1932, 4½ p.c. | 10,000 00 | 9,400 00 |
| London, 1933, 4½ p.c. | 6,000 00 | 5,640 00 |
| Medicine Hat, 1931, 5 p.c. | 25,000 00 | 22,750 00 |
| Nelson, B.C., 1921, 5 p.c. | 25,000 00 | 23,750 00 |
| Three Rivers, 1931, 4 p.c. | 43,000 00 | 36,550 00 |
| Westmount, 1932, 4 p.c. | 100,000 00 | 89,000 00 |
| *Towns—* | | |
| Acton, Ont., 1922, 4½ p.c. | 16,000 00 | 15,360 00 |
| Longueuil, 1934, 4½ p.c. | 25,000 00 | 21,500 00 |
| Salaberry de Valleyfield, 1925, 4 p.c. | 33,000 00 | 29,370 00 |
| *District—* | | |
| South Vancouver, 1959, 5 p.c. | 25,000 00 | 21,250 00 |
| *Township—* | | |
| Richmond, B.C., 1941, 5 p.c. | 40,000 00 | 34,800 00 |

NORTH BRITISH AND MERCANTILE—*Continued.*

Bonds and debentures owned by the Company—*Concluded.*

*On deposit with the Receiver General.—Concluded.*

| | Par Value | Market Value |
|---|---|---|
| *Schools—* | | |
| Montreal, Prot., 1923, 4 p.c. | $ 18,000 00 | $ 16,920 00 |
| " 1924, 4 p.c. | 40,000 00 | 37,200 00 |
| Saskatoon, Prot., 1925, 5 p.c. | 4,000 00 | 3,760 00 |
| " 1926, 5 p.c. | 7,000 00 | 6,580 00 |
| " 1927, 5 p.c. | 7,000 00 | 6,510 00 |
| " 1928, 5 p.c. | 7,000 00 | 6,510 00 |
| *Railway—* | | |
| G.T.P. Ry. 1st mtge. (g'teed by Dominion of Canada), 1962, 3 p.c. | 28,226 67 | 17,782 80 |
| Total on deposit with Receiver General | $1,314,486 67 | $1,238,383 40 |

SCHEDULE C.

| | | |
|---|---|---|
| *Held by the Company—* | | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 100,000 00 | $ 100,000 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 120,000 00 | 120,000 00 |
| Prov. of Quebec, 1925, 6 p.c. | 50,000 00 | 50,000 00 |
| *City—* | | |
| Edmonton, 1921 to 1927, 4½ p.c. | 13,137 90 | 12,349 63 |
| *Village—* | | |
| Kingsville, 1921 to 1923, 5 p.c. | 3,295 01 | 3,295 01 |
| *Miscellaneous—* | | |
| Merchants Realty Corpn. Ltd., 1921, 6 p.c. | 30,000 00 | 30,000 00 |
| Total par and market values | $ 316,432 91 | $ 315,644 64 |

## North British and Mercantile—*Continued.*

### General Business Statement for the Year ending December 31, 1920.

### FIRE REVENUE ACCOUNT.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year— | | | | | | | | | |
| Reserve for Unexpired risks | £ | 1,459,495 | 9 | 8 | | | | | |
| Additional reserve | | 1,550,000 | 0 | 0 | | | | | |
| | | | | | £ | 3,009,495 | 9 | 8 | |
| Premiums | | | | | | 4,171,719 | 19 | 0 | |
| Interest, dividends and rents | £ | 101,207 | 19 | 9 | | | | | |
| Less income tax and corporation tax thereon | | 28,943 | 19 | 0 | | | | | |
| | | | | | | 72,264 | 0 | 9 | |
| | | | | | £ | 7,253,479 | 9 | 5 | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Claims under Policies paid and Outstanding | £ | | | | | 1,919,125 | 15 | 9 | |
| Commission | | | | | | 626,871 | 14 | 2 | |
| Expenses of management | | | | | | 961,405 | 14 | 5 | |
| Contributions to Fire Brigades | | | | | | 9,404 | 4 | 5 | |
| Transferred to Profit and Loss Account:— | | | | | | | | | |
| (*a*) Surplus on Fire Business for year | £ | 445,720 | 0 | 4 | | | | | |
| (*b*) Interest, dividends and rents, less income tax thereon | | 72,264 | 0 | 9 | | | | | |
| | | | | | | 517,984 | 1 | 1 | |
| Amount of Fire Insurance Fund at the end of the year— | | | | | | | | | |
| Reserve for unexpired risks, being 40 per cent of premium income for the year | £ | 1,668,687 | 19 | 7 | | | | | |
| Additional reserve | | 1,550,000 | 0 | 0 | | | | | |
| | | | | | | 3,218,687 | 19 | 7 | |
| | | | | | £ | 7,253,479 | 9 | 5 | |

### PROFIT AND LOSS ACCOUNT.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Balance of last year's account | | | | | £ | 1,647,776 | 5 | 0 | |
| Interest and Dividends not carried to other accounts | £ | 264,188 | 14 | 7 | | | | | |
| Less inc. tax and Corpor. tax thereon | | 75,553 | 16 | 10 | | | | | |
| | | | | | | 188,634 | 17 | 9 | |
| Transferred from Fire Account— | | | | | | | | | |
| (*a*) Surplus on Fire Business for year | £ | 445,720 | 0 | 4 | | | | | |
| (*b*) Interest, dividends and rents, less income tax thereon | | 72,264 | 0 | 9 | | | | | |
| | | | | | | 517,984 | 1 | 1 | |
| Transfer Fees | | | | | | 286 | 7 | 6 | |
| | | | | | £ | 2,354,681 | 11 | 4 | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Dividend to shareholders for 1919, paid in May and November 1920, less tax | £ | | | | | 182,875 | 0 | 0 | |
| Dividend on Preference Stock paid in January and July, less tax | | | | | | 49,000 | 0 | 0 | |
| Superannuation Fund | | | | | | 17,000 | 0 | 0 | |
| Irrecoverable Balances | | | | | | 1,291 | 16 | 2 | |
| Income tax and Corporation tax | | | | | | 129,373 | 0 | 0 | |
| Expenses of North British and Mercantile Act 1920 | | | | | | 18,244 | 10 | 1 | |
| Loss on investments realised | | | | | | 40,905 | 9 | 2 | |
| Shareholders' Life Annuity and Sinking Fund Profit Account, 1916–20— | | | | | | | | | |
| Transferred to Annuity Account | £ | 135,000 | 0 | 0 | | | | | |
| Transferred from Life Account | £ | 13,413 | 4 | 1 | | | | | |
| Transferred from Sinking Fund Account | | 6,000 | 0 | 0 | | | | | |
| | | | | | | 19,413 | 4 | 1 | |
| | | | | | | 115,586 | 15 | 11 | |
| Balance | | | | | | 1,800,405 | 0 | 0 | |
| | | | | | £ | 2,354,681 | 11 | 4 | |

# BALANCE SHEET.

## Liabilities.

| | | | | | | |
|---|---|---|---|---|---|---|
| Shareholders' Capital— | | | | | | |
| Authorized— | | | | | | |
| Shares | £ | 3,000,000 | 0 | 0 | | |
| 4 p.c. preference stock | | 3,000,000 | 0 | 0 | | |
| | £ | 6,000,000 | 0 | 0 | | |
| Subscribed— | | | | | | |
| 110,000 shares of £25 each | £ | 2,750,000 | 0 | 0 | | |
| 4 p.c. preference stock | | 1,750,000 | 0 | 0 | | |
| | £ | 4,500,000 | 0 | 0 | | |
| Paid-up— £6 5s. per share | | | | | £ 687,500 | 0 0 |
| " preference stock | | | | | 1,750,000 | 0 0 |
| | | | | | £ 2,437,500 | 0 0 |
| Profit and loss | | | | | 1,800,405 | 0 0 |
| Dividends unclaimed | | | | | 13,227 | 0 5 |
| Superannuation Fund | | | | | 219,783 | 17 10 |
| Due to Annuity Branch | | | | | 135,000 | 0 0 |
| Fire department— | | | | | | |
| Fire Insurance Fund | | | | | 3,218,687 | 19 7 |
| Outstanding liabilities | | | | | 1,843,755 | 16 1 |
| Claims admitted or intimated, but not paid | £ | 625,864 | 11 | 4 | | |
| Bills payable | | 7,500 | 0 | 0 | | |
| Re-insurance premiums | | 779,438 | 16 | 10 | | |
| Sundry Outstanding Balances | | 430,369 | 5 | 7 | | |
| Interest received but not due | | 583 | 2 | 4 | | |
| | £ | 1,843,755 | 16 | 1 | | |
| | | | | | £ 9,668,359 | 13 11 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Life Department— | | | | | | |
| Life Branch as per separate Balance Sheet No. 6— | | | | | | |
| Life Fund | £ | 15,045,993 | 3 | 6 | | |
| Outstanding Liabilities | | 1,480,562 | 19 | 0 | | |
| | | | | | 16,526,556 | 2 6 |
| Annuity Branch as per separate Balance Sheet No. 7— | | | | | | |
| Annuity Fund | £ | 3,078,636 | 10 | 5 | | |
| Outstanding Liabilities | | 274,805 | 1 | 11 | | |
| | | | | | 3,353,441 | 12 4 |

## Assets.

| | | | | | | |
|---|---|---|---|---|---|---|
| Mortgages on Property out of the United Kingdom | £ | 42,732 | 1 | 1 | | |
| Investments— | | | | | | |
| British Government Securities | | 719,735 | 8 | 10 | | |
| Public Boards in the United Kingdom | | 40,628 | 14 | 11 | | |
| Indian and Colonial Government Securities | | 313,689 | 5 | 9 | | |
| Indian and Colonial Municipal Securities | | 122,206 | 17 | 3 | | |
| Foreign Government Securities | | 1,280,250 | 15 | 0 | | |
| Foreign Municipal Securities | | 462,366 | 13 | 2 | | |
| Railway and other Debentures and Debenture Stocks— | | | | | | |
| Home and Foreign | | 1,999,767 | 5 | 1 | | |
| Railway and other preference and guaranteed stocks | | 26,200 | 11 | 3 | | |
| Guaranteed Indian Railway Stock | | 69,155 | 8 | 11 | | |
| Foreign railway and other preference and guaranteed stocks | | 412,093 | 16 | 0 | | |
| Railway Ordinary Stocks | | 74,398 | 13 | 5 | | |
| Stocks and shares other than railway stocks | | 959,514 | 1 | 11 | | |
| Indian Government Railway Annuities | | 18,554 | 6 | 0 | | |
| Shares of other companies purchased | | 1,341,124 | 5 | 4 | | |
| Feu Duties and Feuing Ground | | 4,767 | 11 | 0 | | |
| House property in the United Kingdom and abroad, partly occupied as Offices of the Company, and partly let | | 702,938 | 5 | 9 | | |
| Salvage Corps Premises | | 13,843 | 16 | 0 | | |
| Agents' Balances | | 454,648 | 3 | 2 | | |
| Outstanding premiums | | 21,929 | 18 | 6 | | |
| Outstanding Interest, Dividends and Rents | | 79,928 | 16 | 8 | | |
| Bills receivable | | 19,289 | 18 | 1 | | |
| Cash—On deposit | | 102,312 | 10 | 0 | | |
| In hand and on current account | | 362,434 | 14 | 1 | | |
| Due by Life Branch | | 17,847 | 16 | 9 | | |
| " Sinking Fund Branch | | 6,000 | 0 | 0 | | |
| *Note.*—Part of the above Assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued. | | | | | | |
| | | | | | £ 9,668,359 | 13 11 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Life Department.— | | | | | | |
| Life Branch— | | | | | | |
| Assets of Life Branch per separate Balance sheet No. 6 | | | | | 16,526,556 | 2 6 |
| Annuity Branch— | | | | | | |
| Assets of Annuity Branch per separate Balance Sheet No. 7 | | | | | 3,353,441 | 12 4 |
| Sinking Fund Account— | | | | | | |
| Assets of Sinking Fund per separate Balance Sheet No. 8 | | | | | 172,351 | 5 5 |

NORTH BRITISH AND MERCANTILE—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Sinking Fund Account— | | | | | | | | | |
| As per separate Balance Sheet No. 8— | | | | | | | | | |
| Funds | £ | 165,470 | 7 | 9 | | | | | |
| Outstanding Liabilities | | 6,880 | 17 | 8 | | | | | |
| | | | | | 172,351 | 5 | 5 | | |
| | | | | | £29,720,708 | 14 | 2 | | £29,720,708 | 14 | 2 |

*Note*—The values of the Stock Exchange Securities are inserted at or under cost price.

## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. A. THOMPSON—Vice-Presidents, GEO. WEIR and F. W. DREWRY—Manager, J. E. HOUNSON—Secretary, H. B. THOMPSON—Principal Office, Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed | 687,900 00 |
| Amount paid thereon in cash | 206,370 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | | |
|---|---|---|---|
| Book value of real estate. *(For details, see Schedule A)* | | | $ 45,341 66 |
| Amount secured by way of loans on real estate, first liens | | | 54,163 85 |
| Book value of bonds and debs. *(For details, see Schedule B)* | | | 99,931 92 |
| Stock owned by the Company— | Par Value. | Book value. | Market value. |
| 400 shares C.P.R. | $ 40,000 00 | $ 61,547 08 | $ 54,400 00 |
| Carried out at book value | | | 61,547 08 |
| Cash at head office | | | 547 29 |
| Cash in banks :— | | | |
| Cash in Imperial Bank of Canada, Prince Albert, Sask. | | $ 400 00 | |
| Union Bank of Canada, Winnipeg | | 81,764 28 | |
| Union Bank of Canada, Toronto | | 13,375 86 | |
| Total cash in banks | | | 95,540 14 |
| All other ledger assets | | | 2,435 51 |
| Total ledger assets | | | $ 359,507 45 |
| Deduct market value of bonds, debentures and stocks under book value | | | 16,763 94 |
| | | | $ 342,743 51 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $3,142.63; accrued, $4,311.00 | 7,453 63 |
| Agents' balances and premiums uncollected ($5,672.12 on business prior to Oct. 1, 1920) | 63,995 02 |
| Plans, $4,601.84, furniture and fixtures, $1,182.82 | 5,784 66 |
| Reinsurance losses paid | 15,192 97 |
| Total assets | $ 435,169 79 |
| Total deductions | 2,500 00 |
| Net admitted assets | $ 432,669 79 |

### LIABILITIES.

*(1) Liabilities in Canada.*

| | | |
|---|---|---|
| Amount of claims adjusted and unpaid | $ 2,193 29 | |
| Amount of claims unadjusted | 12,768 00 | |
| Amount of claims resisted in suit | 500 00 | |
| Total net amount of claims, ($544 accrued in previous years) | | $ 15,461 29 |
| Reserve of unearned premiums, $134,870.91; carried our at 80 per cent | | 107,896 73 |
| Reserve on unlicensed reinsurance, u secured | | 3,958 18 |
| Salaries, rent, etc., due and accrued | | 4,251 50 |
| Taxes due and accrued | | 3,015 11 |
| Reinsurance premiums | | 514 65 |
| All other liabilities in Canada | | 86,682 86 |
| Total liabilities in Canada | | $ 221,780 32 |

NORTH EMPIRE—*Continued.*

LIABILITIES—*Concluded*

(2) *Liabilities in other countries.*

| | | |
|---|---|---|
| Reserve of unearned premiums, $39.30; carried out at 80 per cent | $ | 31 44 |
| Total liabilities in other countries | $ | 31 44 |
| Total liabilities in all countries | $ | 221,811 76 |
| Excess of assets over all liabilities | $ | 210,858 03 |
| Capital stock paid in cash | | 206,370 00 |
| Surplus, over all liabilities and capital stock paid in cash | $ | 4,488 03 |

INCOME.

| Premiums. | In Canada. | In Other Countries. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Gross cash received | 443,181 90 | 671 47 | |
| Less reinsurance | 206,328 42 | 340 49 | |
| Less return premiums | 65,814 68 | 204 14 | |
| Total deduction | 272,143 10 | 544 63 | |
| Net cash received | 171,038 80 | 126 84 | |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business in all countries | $ | 171,165 64 |
| Cash received for interest on investments | | 15,891 40 |
| Profit on real estate sold | | 5,183 59 |
| Total income | $ | 192,240 63 |

EXPENDITURE.

| Claims. | In Canada | |
|---|---|---|
| | $ cts. | |
| Amount paid for claims occuring in previous years | 6,795 94 | |
| Less savings and salvage | 242 82 | |
| Less reinsurance | 3,941 13 | |
| Total deduction | 4,183 95 | |
| Net payment for said claims | 2,611 99 | |
| Paid for claims occuring during the year | 199,093 92 | |
| Less savings and salvage | 9,174 65 | |
| Less reinsurance | 95,894 16 | |
| Total deduction | 105,068 81 | |
| Net payment for said claims | 94,025 11 | |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 96,637 10 |
| Commission and brokerage | | 44,913 61 |
| Taxes | | 6,017 90 |
| Salaries, fees and travelling expenses: salaries, Head Office, $10,565.50; fees, directors, $1,862.50; travelling expenses, officials, $2,570.85 | | 14,998 85 |
| Miscellaneous expenditure, viz.:—Advertising, $933.50; furniture and fixtures, $218.85; expense, general, $5,821.50; legal expenses, $65.25; maps and plans, $576.61; investment expense, $35.15; postage, telegrams, telephones and express, $868.21; printing and stationery, $9,867.34; rents, $1,690.00; underwriters' boards, associations, etc., $2,182.29. | | 22,258 60 |
| Total expenditure | $ | 184,826 06 |

THE NORTH EMPIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 265,410 02 |
| Amount of cash income as above | 192,240 63 |
| Total | $ 457,650 65 |
| Amount of expenditure | 184,826 06 |
| Balance, net ledger assets, December 31, 1920 ($359,507.45, less $83,682.86; ledger liabilities) | $ 272,824 59 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 192,288 08 |
| Amount of commission thereon | 57,686 42 |
| Amount of losses charged to said companies | 97,151 58 |
| Reserve of unearned premiums, $94,423.28; carried out at 80 per cent | 75,538 62 |
| Amount of losses due and reocverable fromn such companies | 15,102 42 |
| Amount of cash or other secutities held for recovery of losses, etc | 86,682 86 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Totals in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 15,157,519 | 255,822 04 | ..... | ..... | 15,157,519 | 255,822 04 |
| Taken in 1920, new | 36,516,702 | 468,369 60 | 49,500 | 671 47 | 36,566,202 | 469,041 07 |
| Totals | 51,674,221 | 724,191 64 | 49,500 | 671 47 | 51,723,72' | 724,853 11 |
| Less ceased | 23,764,160 | 284,404 09 | 26,000 | 422 16 | 23,790,160 | 284,826 25 |
| Gross in force at end of 1920 | 27,910,061 | 439,787 55 | 23,500 | 249 31 | 27,933,561 | 440,036 86 |
| Less reinsured | 13,275,339 | 197,384 78 | 15,866 | 170 70 | 13,291,205 | 197,555 48 |
| Net in force at end of 1920 | 14,634,722 | 242,402 77 | 7,634 | 78 61 | 14,642,356 | 242,481 38 |

SCHEDULE B.

Bonds and debentures owned, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General, viz.:—* | | | |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | $ 10,000 00 | $ 9,880 04 | $ 10,000 00 |
| *District—* | | | |
| South Vancouver, 1959, 4½ p.c | 45,000 00 | 45,000 00 | 35,100 00 |
| *Schools—* | | | |
| East Kildonan, 1922, 6 p.c | 1,000 00 | 1,000 00 | 1,000 00 |
| East Kildonan, 1923, 6 p.c | 4,000 00 | 4,000 00 | 4,040 00 |
| East Kildonan, 1924, 6 p.c | 5,000 00 | 5,000 00 | 5,050 00 |
| Total on deposit with Receiver General | $ 65,000 00 | $ 64,880 04 | $ 55,190 00 |
| *Held by Company, viz.:—* | | | |
| *Governments—* | | | |
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | 15,000 00 | 14,820 15 | 15,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| *City—* | | | |
| Winnipeg Hospital, 1936, 4 p.c | 973 33 | 943 73 | 837 06 |
| *Schools—* | | | |
| Eaton, Alta., No. 3,536, 1935, 6½ p.c | 2,250 00 | 2,170 00 | 2,170 00 |
| Flyng Shot, Alta., No. 3,399, 1930, 6½ p.c | 1,800 00 | 1,761 00 | 1,761 00 |
| Moirrin, Alta., No. 2,413, 1930, 6½ p.c | 3,000 00 | 2,986 00 | 2,986 00 |
| Polska, Alta., No. 1,948, 1930, 6½ p.c. | 2,000 00 | 1,998 00 | 1,998 00 |
| Snake Valley, Alta., No. 3,812, 1935, 6½ p.c | 2,500 00 | 2,450 00 | 2,450 00 |
| Spirit River, Alta., No. 2,109, 1930 6½ p.c | 600 00 | 575 00 | 575 00 |
| Upland, Alta., No. 3,372, 1930, 6½ p.c | 1,200 00 | 1,183 00 | 1,183 00 |
| Zering, Alta., No. 3,258, 1930, 6½ p.c | 1,200 00 | 1,165 00 | 1,165 00 |
| Total par, book and market values | $ 100,523 33 | $ 99,931 92 | 90,315 06 |

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, HENRY CHARLES HAMBRO—Secretary, H. E. W. LUTT—Principal Office, London, England—Manager for Canada, G. E. MOBERLY—Head Office in Canada, Montreal.

*(Established June 2, 1836. Commenced business in Canada, 1867.)*

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital subscribed | $17,045,500 00 |
| Amount paid in cash | 3,900,005 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General. *(For details, see Schedule B)* | $ 1,183,725 77 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash on hand | | 2,768 36 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, B.N.A., Montreal | $ 51,866 45 | |
| Union Bank of Canada, Montreal | 29,178 46 | |
| Union Bank of Canada, Winnipeg | 17,822 50 | |
| Total cash in banks | | 98,867 41 |
| Interest accrued | | 10,316 03 |
| Agents' balances and premiums uncollected:— | | |
| Fire ($10,306.49 on business prior to Oct. 1, 1920) | $ 134,187 13 | |
| Accident ($179.05 on business prior to Oct. 1, 1920) | 3,188 21 | |
| Automobile (A) ($178.58 on business prior to Oct. 1, 1920) | 1,973 30 | |
| Automobile (B) ($382.71 on business prior to Oct. 1, 1920) | 3,865 21 | |
| Burglary | 22 50 | |
| Liability ($13.60 on business prior to Oct. 1, 1920) | 1,082 26 | |
| Guarantee | 674 46 | |
| Plate Glass ($3,601.10 on business prior to Oct. 1, 1920) | 7,977 88 | |
| Sickness ($127.81 on business prior to Oct. 1, 1920) | 2,784 69 | |
| Total | | 155,755 64 |
| Office furniture, maps and plans | | 32,500 00 |
| Other assets | | 9,202 82 |
| Total assets in Canada | | $ 1,493,136 03 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 96,752 70 | |
| Net amount of fire claims, resisted, in suit | 17,800 00 | |
| Net amount of accident claims, unadjusted | 660 00 | |
| Net amount of automobile (A) claims, unadjusted | 8,916 00 | |
| Net amount of automobile (B) claims, unadjusted | 4,711 00 | |
| Net amount of liability claims, unadjusted | 2,480 00 | |
| Net amount of plate glass claims, unadjusted | 180 00 | |
| Net amount of sickness claims, unadjusted | 890 00 | |
| Total net amount of unsettled claims | | $ 132,389 70 |
| Reserve of unearned premiums:— | | |
| Fire | $ 847,463 15 | |
| Accident | 6,270 69 | |
| Automobile (A) | 13,883 13 | |
| Automobile (B) | 19,703 48 | |
| Burglary | 24 50 | |

THE NORTHERN ASSURANCE—*Continued.*

LIABILITIES—*Continued*

| | | |
|---|---|---|
| Liability | $ 4,269 03 | |
| Guarantee | 952 14 | |
| Plate Glass | 10,029 59 | |
| Sickness | 7,364 20 | |
| Total, $909,959.91; carried out at 80 per cent | | $ 727,967 93 |
| Taxes due and accrued | | 92,551 83 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | | 903 21 |
| Reinsurance and return premiums: | | |
| Fire | $ 1,498 29 | |
| Accident | 158 63 | |
| Automobile (A) | 23 60 | |
| Automobile (B) | 237 54 | |
| Liability | 265 23 | |
| Sickness | 86 95 | |
| Total | | 2,270 24 |
| All other liabilities | | 205 66 |
| Total liabilities in Canada | | $ 956,288 57 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Accident. | Auto. (A) | Auto. (B) | Burglary. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,415,880 11 | 12,996 04 | 33,475 96 | 52,024 43 | 45 50 |
| Less reinsurance | 18,191 91 | 1,451 84 | 190 75 | 517 73 | 19 00 |
| Less return premiums | 183,342 68 | 1,349 32 | 6,106 13 | 12,784 04 | |
| Total deduction | 201,534 59 | 2,801 16 | 6,296 88 | 13,301 77 | |
| Net cash received | 1,214,345 52 | 10,194 88 | 27,179 08 | 38,722 66 | 26 50 |

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 12,150 95 | 1,615 32 | 13,233 58 | 15,701 11 |
| Less reinsurance | 2,921 78 | 55 50 | | 1,670 32 |
| Less return premiums | 1,509 65 | 31 80 | 1,047 83 | 1,460 59 |
| Total deduction | 4,431 43 | 87 30 | | 3,130 91 |
| Net cash received | 7,719 52 | 1,528 02 | 12,185 75 | 12,570 20 |

| | |
|---|---|
| Net cash received for all classes of business | $ 1,324,472 13 |
| Cash received for interest on investments | 56,951 78 |
| Income from all other sources | 333 24 |
| Total income in Canada | $ 1,381,757 15 |

THE NORTHERN ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Accident. | Auto. (A) | Auto. (B) |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 64,326 03 | | | |
| Paid for claims occurring during the year | 534,211 09 | 2,052 22 | 13,910 76 | 15,698 27 |
| Less savings and salvage | 2,787 97 | 2 80 | 705 00 | 217 90 |
| Less reinsurance | 18,673 75 | 100 00 | | 19 60 |
| Total deduction | 21,461 72 | 102 80 | | 237 50 |
| Net payment for said claims | 512,749 37 | 1,949 42 | | 15,460 77 |
| Total net payment for claims | 577,075 40 | 1,949 42 | 13,205 76 | 15,460 77 |

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring during the year | 4,819 84 | 2,820 25 | 3,690 98 |
| Less savings and salvage | | 25 00 | |
| Less reinsurance | 1,343 06 | | 582 49 |
| Total net payment for claims | 3,476 78 | 2,795 25 | 3,108 49 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 617,071 87 |
| Commission and brokerage: fire, $231,741.43; other, $34,546 | 266,287 43 |
| Commission on profits, fire | 4,390 55 |
| Taxes, fire, $32,575.02; other, $1,444.57 | 34,019 59 |
| *Salaries, fees and travelling expenses: salaries: head office, $63,575.81; fees: auditors', $2,701.66; travelling expenses: officials, $13,919.04; agents, $663 | 80,859 51 |
| †Miscellaneous expenditure, viz.: Advertising, $2,301.07; exchange, $404.17; furniture and fixtures, $4,136.88; inspections and surveys, $18,257.14; legal expenses, $30.37; maps and plans, $1,351.03; miscellaneous, $2,940.64; postage, telegrams, telephones and express, $4,915.25; printing and stationery, $27,678.43; rents, $5,838.51; underwriters' boards, associations, etc., $14,448.76; bad debts, $46.54 | 82,348 79 |
| Total expenditure in Canada | $ 1,084,977 74 |

*($68,157.07 belongs to fire business.)
†($60,035.70 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business | | | | |
|---|---|---|---|---|---|
| | Fire | | Accident | Automobile (A) | Automobile (B) |
| | Amount | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 122,481,229 | 1,442,122 03 | 121 32 | | |
| Taken in 1920, new and renewed | 124,166,090 | 1,418,999 91 | 15,946 76 | 35,425 66 | 55,652 10 |
| Total | 246,647,319 | 2,861,121 94 | 16,068 08 | | |
| Less ceased | 107,279,036 | 1,215,449 81 | 2,074 86 | 7,468 64 | 15,727 41 |
| Gross in force at end of 1920 | 139,368,283 | 1,645,672 13 | 13,993 22 | 27,957 02 | 39,924 69 |
| Less reinsured | 2,215,366 | 18,944 43 | 1,451 84 | 190 75 | 517 73 |
| Net in force at end of 1920 | 137,152,917 | 1,626,727 70 | 12,541 38 | 27,766 27 | 39,406 96 |

THE NORTHERN ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums | Class of Business | | | | |
|---|---|---|---|---|---|
| | Buglary | Guarantee | Liability | Plate Glass | Sickness |
| | Premiums | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Taken in 1920, new and renewed | 68 00 | 2,289 78 | 12,967 98 | 21,211 46 | 105 00<br>18,330 60 |
| Totals | | | | | 18,435 60 |
| Less ceased | | 330 00 | 1,610 97 | 1,152 28 | 2,036 88 |
| Gross in force at end of 1920 | 68 00 | 1,959 78 | 11,357 01 | 20,059 18 | 16,398 72 |
| Less reinsured | 19 00 | 55 50 | 2,829 22 | | 1,670 32 |
| Net in force at end of 1920 | 49 00 | 1,904 28 | 8,527 79 | 20,059 18 | 14,728 40 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada stock, 1930/1950, 3½ p. c | $ 65,213 33 | $ 50,214 26 |
| Canada bonds, 1920/1925, 4½ p.c | 9,733 34 | 9,441 33 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c | 15,000 00 | 15,000 00 |
| Dom. of Canada Victory Loan, 1927, 5½ p.c | 15,000 00 | 15,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p. c | 20,000 00 | 20,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c | 25,000 00 | 25,000 00 |
| British Funding Loan, 1960/1990, 4 p.c | 214,133 34 | 149,355 34 |
| British War Loan, 1929/1947, 5 p.c | 573,113 87 | 537,158 18 |
| *Cities*— | | |
| Calgary, 1932, 4½ p.c | 24,333 33 | 21,413 33 |
| North Vancouver, 1931, 4½ p.c | 24,333 33 | 20,683 33 |
| Ottawa, 1932, 4½ p.c | 24,333 33 | 23,116 66 |
| Ottawa, 1943, 4½ p. c | 24,333 34 | 22,630 01 |
| Port Arthur, 1928, 5 p.c | 7,000 00 | 6,650 00 |
| Port Arthur, 1929, 5 p. c | 2,000 00 | 1,900 00 |
| Port Arthur, 1937, 5 p.c | 25,000 00 | 23,250 00 |
| Port Arthur, 1938, 5 p.c | 1,000 00 | 930 00 |
| Quebec, 1963, 4½ p. 1c | 48,666 67 | 43,800 00 |
| Toronto, 1929, 3½ p.c | 146,000 00 | 127,020 00 |
| Vancouver, 1927, 6 p.c | 24,333 33 | 25,063 33 |
| Winnipeg, 1941, 3½ p.c | 30,000 00 | 23,100 00 |
| Winnipeg, 1925, 4 p. c | 25,000 00 | 23,000 00 |
| Total on deposit with Receiver General | $1,343,527 21 | $1,183,725 77 |

## The Northern Assurance—*Concluded.*

### General Business Statement for the Year ending 1920.

### FIRE DEPARTMENT.

### FIRE ACCOUNT.

The net premiums of the year were £2,851,011, being an increase of £811,006, the losses £1,342,628, the commission, expenses of management, fire brigade charges and foreign taxation £1,115,275, leaving a surplus of £95,484 to be carried to profit and loss, after reserving 50 per cent of the increased premiums for unexpired risks

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Amount of Fire Insurance Fund at Dec. 31, 1919— | | | Claims paid and outstanding | 1,342,628 7 7 |
| Reserve for unexpired risks | 1,020,002 12 3 | | Expenses of management | 573,527 15 11 |
| Additional reserve | 1,400,000 0 0 | | Contributions to fire brigades | 4,253 9 8 |
| | | 2,420,002 12 3 | Commission | 429,823 16 7 |
| Fire fund and exchange | | 107,880 3 10 | Foreign state taxes | 107,670 7 5 |
| Premiums after deduction of reassurances, and returns | | 2,851,010 19 3 | Carried to Profit and Loss Account | 214,250 16 1 |
| Interest, dividends and rents | 163,916 4 3 | | Amount of the fund at this date, as per Balance Sheet— | |
| Less income tax | 45,149 16 9 | | Reserve for unexpired risks, being 50 per cent of premium income for the year £ 1,425,505 9 7 | |
| | | 118,766 7 6 | Additional reserve | 1,400,000 0 0 |
| | | | | 2,825,505 9 7 |
| | £ 5,497,660 2 10 | | | £ 5,497,660 2 10 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s.d | | £ s. d. |
|---|---|---|---|---|
| Balance of account at Dec. 31, 1919 | 633,264 4 5 | | Amount transferred to staff pension fund | 10,000 0 0 |
| Less dividend paid May 1, 1920, less income tax | 109,199 2 6 | | Dividends to shareholders (less income tax) | 119,105 4 7 |
| | | 524,065 1 11 | Income tax on profits | 206,193 5 10 |
| Interest, dividends and rents not carried to other accounts | 28,535 13 1 | | Interest | 34,169 19 4 |
| Less income tax | 7,909 6 0 | | Agents balances | 1,556 19 11 |
| | | 20,626 7 1 | Loss on realization of investments | 3,968 9 3 |
| Profit on redemption of debentures | | 1,019 18 10 | Amount transferred to investment reserve | 187,109 6 9 |
| Transfer fees | | 133 12 6 | Company's proportion of assurance premiums of staff | 4,479 9 4 |
| Transferred from Employers' liability | 79,180 17 5 | | Balance as per Balance Sheet | 377,314 8 0 |
| " Fire account | 214,250 16 1 | | Pensions and allowances | 5,870 16 3 |
| " Personal acc. Account | 9,442 17 4 | | Amount transferred to Provident Accident superannuation Fund | 2,500 0 0 |
| " Marine Account | 453,457 8 6 | | Exchange adjustment | 134,496 18 9 |
| " Annuity Account | 50,000 0 0 | | Amounts transferred to meet deficiency in value of securities | 194,608 0 2 |
| " Endowment and Capital. Redemption account | 8,000 0 0 | | | |
| Total | 814,331 19 4 | | | |
| Less amount transferred to General Ins. Account | 78,804 1 6 | | | |
| | | 735,527 17 10 | | |
| | £ 1,281,372 18 2 | | | £ 1,281,372 18 2 |

## BALANCE SHEET.

### Liabilities.

| | | | | £ | s. | d. |
|---|---|---|---|---|---|---|
| Shareholders' capital— | | | | | | |
| Authorized— | | | | | | |
| 600,000 Ordinary shares of £10 each | £ | 6,000,000 | 0 0 | | | |
| 67,000 6% Parcitipating Pref. shares of £7 10s. each | | 502,500 | 0 0 | | | |
| | £ | 6,502,500 | 0 0 | | | |
| Issued— | | | | | | |
| 350,000 Ordinary shares of £10 each £1 paid | £ | 350,000 | 0 0 | | | |
| 67,000 6% Participating Pref. shares of £7 10s. each, fully paid | | 502,500 | 0 0 | | | |
| | | | | 852,500 | 0 | 0 |
| General Insurance Fund | | | | 499,076 | 1 | 10 |
| Life Assurance Fund | | | | 4,708,385 | 9 | 11 |
| Endowment and Capital Redemption Fund | | | | 151,546 | 17 | 10 |
| Fire Fund | | | | 2,825,505 | 9 | 7 |
| Employers' Liability Fund | | | | 238,779 | 6 | 9 |
| Personal Accident Fund | | | | 22,509 | 16 | 3 |
| Marine Fund | | | | 3,404,800 | 5 | 8 |
| Staff Pension Fund | | | | 201,412 | 16 | 1 |
| Fletcher Trust Fund | | | | 12,393 | 16 | 11 |
| Profit and Loss | | | | 377,314 | 8 | 0 |
| | | | | 13,294,224 | 8 | 10 |
| Superannuation Fund | £ | 20,969 | 8 0 | | | |
| 5% Debenture Stock outstanding | | 976,285 | 0 0 | | | |
| Claims | | 559,670 | 8 9 | | | |
| Unclaimed Surrender Values | | 2,962 | 0 4 | | | |
| Annuities due and unpaid | | 1,345 | 11 6 | | | |
| Outstanding Charges and Income Tax | | 808,426 | 13 3 | | | |
| Bills payable | | 25,546 | 3 1 | | | |
| Due to other Companies and Agents | | 766,587 | 14 7 | | | |
| Clerks' Savings Fund | | 5,790 | 15 6 | | | |
| Unclaimed Dividends and Interest | | 2,282 | 17 1 | | | |
| Debenture Interest due Jan. 1, 1921 | | 17,084 | 11 0 | | | |
| Preference Dividend due Jan. 1, 1921 | | 10,552 | 11 0 | | | |
| | | | | 3,197,504 | 2 | 8 |
| | | | | £16,491,728 | 11 | 6 |

### Assets.

| | | | | £ | s. | d. |
|---|---|---|---|---|---|---|
| Mortgages on property within the United Kingdom | £ | 652,579 | 18 1 | | | |
| Mortgages on property out of the United Kingdom | | 33,054 | 15 7 | | | |
| Loans on parochial and other public rates | | 228,994 | 15 11 | | | |
| Loans on life interests | | 20,817 | 19 4 | | | |
| Loans on reversions | | 33,300 | 0 0 | | | |
| Loans on Company's Policies within their Surrender Values | | 231,403 | 8 11 | | | |
| Loans on other Securities | | 2,396 | 0 0 | | | |
| | | | | 1,202,546 | 17 | 10 |
| Investments, viz :— | | | | | | |
| Deposit with the High Court | | | | 68,364 | 6 | 11 |
| British Government securities | | | | 6,173,352 | 3 | 1 |
| Municipal and county securities, United Kingdom | | | | 231,259 | 18 | 4 |
| Indian and Colonial Government securities | | | | 802,716 | 2 | 1 |
| " Provincial " | | | | 59,635 | 1 | 8 |
| " Municipal " | | | | 146,479 | 2 | 7 |
| Foreign Government securities | | | | 1,092,281 | 14 | 5 |
| " Provincial " | | | | 8,619 | 0 | 3 |
| " Municipal " | | | | 348,306 | 19 | 11 |
| Railway and other debentures and debenture stocks, Home and Foreign | | | | 1,439,106 | 14 | 0 |
| Railway and other preference and guaranteed stocks | | | | 456,570 | 8 | 4 |
| Railway and other ordinary stocks | | | | 269,828 | 11 | 8 |
| Freehold, leasehold property and ground rents | | | | 112,404 | 5 | 9 |
| Reversions | | | | 262,828 | 9 | 7 |
| House property (Company's offices) | | | | 919,512 | 6 | 3 |
| House property (Mortgages foreclosed) | | | | 1,824 | 1 | 9 |
| Company's Interest in Salvage Corps' Buildings | | | | 5,881 | 11 | 3 |
| Goodwill of acquired companies | | | | 168,497 | 2 | 3 |
| Due from other companies and agents | | | | 1,733,823 | 12 | 10 |
| Outstanding premiums | | | | 101,656 | 6 | 8 |
| Outstanding Interest, Dividends and Rents | | | | 12,339 | 16 | 1 |
| Interest accrued | | | | 83,680 | 14 | 8 |
| Bills receivable | | | | 18,351 | 11 | 11 |
| Cash at home and abroad | | | | 771,861 | 11 | 5 |
| | | | | £16,491,728 | 11 | 6 |

## THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, G. R. CROWE—Vice-President, G. V. HASTINGS—General Manager, T. L. MORRISEY—Deputy Manager, THOS. BRUCE—Principal Office, Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46; and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 250,000 00 |
| Amount paid in cash | 100,000 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | | | |
|---|---|---|---|---|
| Mortgage loans on real estate, first liens | | | | $ 84,555 15 |
| Amount of loans as above on which interest has been overdue for one year or more previous to statement | | | $ 23,500 00 | |
| Bonds and debentures owned, viz:— | | | | |
| *Government*— | Par value. | Book value. | Market value. | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,213 80 | $ 24,750 00 | |
| Dominion of Canada War Loan, 1937, 5 p.c. | 25,000 00 | 23,933 43 | 23,933 43 | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c | 25,000 00 | 25,375 00 | 25,000 00 | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c | 42,000 00 | 42,764 29 | 42,000 00 | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c | 30,000 00 | 30,000 00 | 30,000 00 | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c | 30,950 00 | 30,591 92 | 30,950 00 | |
| *Cities*— | | | | |
| *St. Boniface, 1932, 5 p.c. | 16,000 00 | 15,092 80 | 15,040 00 | |
| *St. Boniface, 1940, 5 p.c. | 38,815 09 | 41,430 33 | 35,709 88 | |
| *Winnipeg, 1930, 4 p.c. | 2,000 00 | 1,800 00 | 1,780 00 | |
| Total par, book and market values | $ 234,765 09 | $ 235,201 57 | $ 229,163 31 | |
| Carried out at book value | | | | 235,201 57 |
| Cash at head office and Eastern Branch | | | | 3,000 80 |
| Cash in Royal Bank of Canada, Winnipeg, $77,702.36; Montreal, $12,672.20 | | | | 90,374 56 |
| Total ledger assets | | | | $ 413,132 08 |
| Deduct market value of bonds and debentures under book value | | | | 6,038 26 |
| | | | | $ 407,093 82 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $4,012.31; accrued, $3,797.44 | | 7,809 75 |
| Agents' balances and premiums uncollected:— | | |
| In Canada ($1,049.54 on business prior to October 1, 1920) | $ 26,590 51 | |
| In other Countries | 531 82 | |
| Total | | 27,122 33 |
| Amount due for reinsurances losses paid | | 4,138 70 |
| Due by sundry companies | | 70 00 |
| Total assets | | $ 446,234 60 |

*On deposit with Receiver General.

THE NORTH WEST FIRE—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Total net amount of claims, unadjusted ($210 accrued prior to 1920) | $ 13,661 00 |
| Reserve of unearned premiums, $134,618.30; carried out at 80 per cent | 107,694 64 |
| Taxes due and accrued | 5,430 13 |
| Reserve on unlicensed reinsurance, unsecured | 18,786 50 |
| Reinsurance premiums | 9,028 93 |
| All other liabilities | 8,226 90 |
| Total liabilities in Canada | $ 162,828 10 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Net amount of claims, unadjusted | $ 360 00 |
| Reserve of unearned premiums, $2,453.36; carried out at 80 per cent | 1,962 69 |
| Total liabilities in other countries | $ 2,322 69 |
| Total liabilities in all countries | $ 165,150 79 |
| Excess of assets over liabilities | $ 281,083 81 |
| Capital stock paid in cash | 100,000 00 |
| Surplus over all liabilities and paid up capital | $ 181,083 81 |

## INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 289,343 44 | $ 6,817 89 | |
| Deduct reinsurances, $88,719.38; return premiums, $39,264.97 | 125,510 28 | 2,474 07 | |
| Net cash received for premiums | $ 163,833 16 | $ 4,343 82 | |
| Net cash received for premiums in all countries | | | $ 168,176 98 |
| Received for interest on investments | | | 20,751 00 |
| Endorsement fees and premium on coupons | | | 10 68 |
| Total income | | | $ 188,938 66 |

## EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 11,504 17 | $ 2,025 00 | |
| Deduct reinsurances | 6,044 84 | 1,012 50 | |
| Net amount paid for said claims | $ 5,459 33 | $ 1,012 50 | |
| Amount paid for said claims occurring during the year | $ 119,386 64 | $ 3,571 50 | |
| Deduct savings and salvage, $190; reinsurances, $62,501.18 | 61,679 08 | 1,012 10 | |
| Net amount paid for said claims | $ 57,707 56 | $ 2,559 40 | |
| Total net amount paid for claims | $ 63,166 89 | $ 3,571 90 | |
| Total net amount paid for claims in all countries | | | $ 66,738 79 |
| Dividends paid | | | 12,000 00 |
| Commission or brokerage | | | 34,511 88 |
| Salaries: Head Office officials, $12,130.02; directors' fees, $400; auditors' fees, $200; travelling expenses, officials, $1,020.97 | | | 13,750 99 |
| Taxes | | | 10,388 46 |
| Miscellaneous expenditure, viz.: Advertising, $220.90; maps and plans, $560.43; postage, telegrama, telephones and express, $798.99; printing and stationery, $1,431.73; rents, $1,416.20; board fees, $1,925.52; furniture and fixtures, $86.25; miscellaneous, $1,184.54 | | | 7,624 56 |
| Total expenditure | | | $ 145,014 68 |

THE NORTH WEST FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1919 | $ 369,208 10 |
| Amount of cash income | 188,938 66 |
| Total | $ 558,146 76 |
| Amount of cash expenditure | 145,014 68 |
| Balance, net ledger assets, December 31, 1920 | $ 413,132 08 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 49,141 48 |
| Amount of commission thereon | 14,742 24 |
| Amount of losses recovered from said companies | 28,527 42 |
| Reserve of unearned premiums, $23,483.12; carried out at 80 per cent | 18,786 50 |
| Amount of losses due and recoverable from such companies | 4,138 70 |
| Amount of cash or other securities held for recovery of losses, etc | 6,140 17 |

RISKS AND PREMIUMS.

| Fire Risks. | In Canada. | | In other countries. | | Totals in all countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 24,298,070 | 309,024 29 | 544,834 | 6,234 31 | 24,842,904 | 315,258 60 |
| Taken during the year—new and renewed | 25,233,226 | 301,285 89 | 646,427 | 6,786 77 | 25,879,653 | 308,072 66 |
| Total | 49,531,296 | 610,310 18 | 1,191,261 | 13,021 08 | 50,722,557 | 62,331 26 |
| Deduct terminated | 20,812,919 | 244,033 03 | 669,995 | 6,980 63 | 21,482,914 | 3251,013 66 |
| Gross in force at end of 1920 | 28,718,377 | 366,277 15 | 521,266 | 6,040 45 | 29,239,643 | 372,317 60 |
| Deduct reinsured | 8,504,126 | 109,923 78 | 123,693 | 1,238 46 | 8,627,819 | 111,162 24 |
| Net in force at end of 1920 | 20,214,251 | 256,353 37 | 397,573 | 4,801 99 | 20,611,824 | 261,155 36 |

## NORTHWESTERN MUTUAL FIRE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. J. MARTIN—Secretary, M. D. L. RHODES—Principal Office, Seattle, Wash., U.S.A. —Chief Agent in Canada, NORMAN S. JONES—Head Office in Canada, Hamilton, Ont.

(Incorporated 1901. Dominion license issued, May 10, 1918.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada War Loan, 1922, 5½ p.c | $ 5,000 00 | $ 5,000 00 | |
| Dom. of Canada War Loan, 1929, 5½ p.c | 12,000 00 | 12,000 00 | |
| Dom. of Canada War Loan, 1937, 5½ p.c | 10,000 00 | 10,000 00 | |
| Prov. of Alberta, 1938, 4 p.c | 4,866 67 | 3,767 82 | |
| Prov. of Ontario, 1930, 6 p.c | 12,000 00 | 12,150 00 | |
| *Railways*— | | | |
| C.N.R. (Ont. Div.), 1st mtge. g'teed by Prov. of Man., 1930, 6 p.c | 12,653 34 | 11,074 64 | |
| Pacific and Great Eastern Ry., 1st mtge., (g'teed) by Prov. of British Columbia), 1942, 4½ p.c | 10,706 67 | 8,782 47 | |
| Total on deposit with Receiver General | $ 67,226 68 | $ 62,774 93 | |
| Carried out at market value | | | $ 62,774 93 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds held by the Company, viz.:— | | | |
| Dom. of Can. War Loan, 1937 5 p.c | $ 10,000 00 | $ 10,000 00 | |
| Dom. of Can. War Loan, 1933, 5½ p.c | 13,000 00 | 12,950 00 | |
| Dom. of Can. War Loan, 1934, 5½ p.c | 7,000 00 | 7,000 00 | |
| Dom. of Can. War Loan, 1937, 5½ p.c | 7,000 00 | 7,000 00 | |
| Total held by the Company | $ 37,000 00 | $ 36,950 00 | |
| Carried out at market value | | | 36,950 00 |
| Cash in Canadian Bank of Commerce, Vancouver, B.C. | | $ 16,052 16 | |
| Cash in Royal Bank, Vancouver, B.C. | | 215 02 | |
| Cash in Royal Bank, Saskatoon, Sask. | | 1,949 71 | |
| Cash in Royal Bank, Edmonton, Alta. | | 1,001 26 | |
| Cash in Imperial Bank, Saskatoon, Sask. | | 420 33 | |
| Cash in Union Bank, Hamilton, Ont. | | 8,479 20 | |
| Total cash in banks | | | 28,117 68 |
| Cash at chief agency in Canada | | | 159 92 |
| Interest accrued | | | 2,013 45 |
| Agents' balances and premiums uncollected:— | | | |
| Fire | | $ 21,030 51 | |
| Automobile (A) | | 743 97 | |
| Automobile (B) ($24.50 prior to Oct. 1, 1920) | | 692 60 | |
| Total | | | 22,467 08 |
| Office furniture and plans | | | 3,415 68 |
| Total assets in Canada | | | $ 155,898 74 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 22,593 14 | |
| Net amount of automobile (B) claims, unadjusted | 558 52 | |
| Total net amount of unsettled claims | | $ 23,151 66 |

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Continued.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 73,516 51 | |
| Automobile (A) | 1,879 03 | |
| Automobile (B) | 1,692 90 | |
| Total, $77,088.44, carried out at 80 per cent | | 61,670 75 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | | 750 00 |
| Taxes, due and accrued | | 2,500 00 |
| Total liabilities in Canada | | $ 88,072 41 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 113,934 19 | 3,372 32 | 3,093 90 | |
| Less return premiums | 5,907 55 | 541 53 | 239 15 | |
| Net cash received | 108,026 64 | 2,830 79 | 2,854 75 | |
| Net cash received for premiums for all classes of business | | | | $ 113,712 18 |
| Cash received for interest on investments | | | | 1,152 55 |
| Income from all other sources | | | | 19 50 |
| Total income | | | | $ 114,884 23 |

EXPENDITURE IN CANADA

| | Fire | Automobile (A) | Automobile (B) | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring during the year | 15,820 54 | 63 63 | 2,097 66 | |
| Less savings and salvage | | | 12 80 | |
| Net paid during the year for said claims | 15,820 54 | 63 63 | 2,084 86 | |
| Total net amount paid for claims occurring during the year | | | | 17,969 03 |
| Dividends to policyholders | | | | 9,193 65 |
| Commission or brokerage, fire | | | | 1,247 91 |
| *Salaries, $10,367.37, travelling expenses, $4,190.63 | | | | 14,558 00 |
| Taxes, licenses and fees (fire) | | | | 427 88 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,075.17; postage, telegrams, telephones and express, $896.76; printing and stationery, $2,564.64; inspections, $2,626.39; rents, etc., $1,256.18; sundries, $989.42; office furniture, $2,158 03 | | | | 11,566 59 |
| Total expenditure in Canada | | | | $ 54,963 06 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business | | | |
|---|---|---|---|---|
| | Fire | | Automobile (A) | Automobile (B) |
| | Amount | Premiums | Premiums | Premiums |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 2,451,650 | 36,258 62 | ..... | 133 40 |
| Taken in 1920 New | 5,681,151 | 120,607 88 | 4,116 29 | 3,786 50 |
| Renewed | 1,382,350 | 19,654 10 | ..... | ..... |
| Totals | 9,515,151 | 176,520 60 | ..... | 2,919 90 |
| Less ceased (including renewed) | 2,560,108 | 46,791 21 | 358 23 | 534 10 |
| Gross and net in force at end of 1920 | 6,955,043 | 129,729 39 | 3,758 06 | 3,385 80 |

*($12,032 of which belongs to fire business.) †($10,166.59 of which belongs to fire business.)

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 2,257 83 |
| Book value of real estate sold under contract | 4,840 00 |
| Mortgage loans on real estate, first liens | 39,050 00 |
| Book value of bonds and stocks owned by the company | 997,581 57 |
| Cash on hand, in trust companies and in banks | 248,226 76 |
| Agents' balances and bills receivable | 487,561 48 |
| Other ledger assets | 71,171 68 |
| Total ledger assets | $ 1,850,689 32 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 17,346 98 |
| Gross assets | $ 1,868,036 30 |
| Deduct assets not admitted | 104,601 97 |
| Total admitted assets | $ 1,763,434 33 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 49,783 99 |
| Total unearned premiums | 1,036,692 90 |
| Dividends declared, and unpaid, to policyholders | 73,647 64 |
| Federal, state and other taxes due or accrued (estimated) | 41,439 37 |
| Salarie, rent, etc., due or accrued | 8,500 00 |
| Contingeat commissions or other charges due or accrued | 18,711 94 |
| All other liabilities | 28,002 42 |
| Total liabilities | $ 1,256,778 26 |
| Surplus over all liabilities | 506,656 07 |
| Total liabilities and surplus | $ 1,763,434 33 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,149,317 48 |
| Received for interest and dividends | 34,659 72 |
| Gross profit on sale or maturity of bonds | 250 00 |
| Gross increase by adjustment in book value of bonds | 20,835 51 |
| Inspection fees | 24,672 50 |
| From other sources | 1,805 87 |
| Total income | $ 2,231 541 08 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid during the year for claims | $ 538,321 61 |
| Expenses of adjustment and settlement of claims | 7,145 95 |
| Dividends paid to policyholders | 519,998 06 |
| Commission or brokerage | 135,223 15 |
| Rents | 15,886 55 |
| Field supervisory expenses | 166,537 73 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 178,372 46 |
| Inspections and surveys, including underwriters' boards and tariff associations | 9,973 94 |
| Taxes on real estate and repairs | 754 77 |
| Federal Taxes | 17,819 90 |
| State taxes, insurance department licenses and fees, etc | 25,667 51 |
| Premiums paid on bonds purchased | 1,499 62 |
| All other disbursements | 118,250 95 |
| Total disbursements | $ 1,735,452 20 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $ 270,572,155 00 |
| Premiums thereon | 3,280,038 10 |
| Amount of policeis terminated | 215,011,972 00 |
| Premiums thereon | 2,575,057 89 |
| Net amount in force on December 31, 1920 | [31,715,373 00 |
| Premiums thereon | 1,692,202 17 |

## NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, ALFRED F. JAMES—Secretary, Wm. D. Reed—Principal Office, Milwaukee, Wis.—Chief Agent in Canada, Lt.-Col. R. F. MASSIE—Head Office in Canada, Toronto, Ont.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Province of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. War Loan, 1925, 5 p.c. | $ 100,000 00 | $ 99,000 00 | |
| *Cities—* | | | |
| Toronto, 1948, 4 p.c. | 118,746 67 | 100,934 70 | |
| Victoria, 1936, 4 p.c. | 54,506 67 | 44,695 42 | |
| *Schools—* | | | |
| Calgary, P., 1950, 4½ p.c. | 17,000 00 | 13,940 00 | |
| Calgary, P., 1951, 4½ p. c. | 16,000 00 | 13,120 00 | |
| Calgary, P., 1952, 4½ p. c. | 2,000 00 | 1,640 00 | |
| Total on deposit with Receiver General | $ 308,253 34 | $ 273,330 12 | |
| Carried out at market value | | | $ 273,330 12 |

*Other Assets in Canada.*

Bonds and debentures held by Trust Co., viz.:

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada War Loan, 1925, 5½ p.c. | $ 200,000 00 | $ 193,593 75 | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 100,000 00 | 100,000 00 | |
| Province of Ontario Debentures, 1926, 4 p.c. | 50,000 00 | 46,500 00 | |
| Canadian Nor. Ry. Cons Debs. 1st Mgtge, 1930, 4 p.c. | 10,220 00 | 8,789 20 | |
| Canadian Nor. Ry. Equipment, 1st Mgtge, 1921, 4½ p.c. | 50,000 00 | 48,500 00 | |
| Ottawa, Can. Light, Heat & Power 1st Mgtge', 1940, 8 p.c. | 25,000 00 | 25,000 00 | |
| Total par and market values. | $ 435,220 00 | $ 422,382 95 | |
| Carried out at market value | | | 422,382 95 |
| Cash at head and branch office | | | 21 69 |
| Cash in Bank of Toronto, Toronto, Ont. | | | 41,356 47 |
| Interest accrued | | | 10,245 76 |
| Agents' balances and premiums uncollected, viz:—. | | | |
| Fire ($4,654.58 on business prior to Oct. 1, 1920) | $ 46,344 92 | | |
| Automobile (A) | 1,358 94 | | |
| Automobile (B) | 679 49 | | |
| Tornado ($207.23 on business prior to Oct. 1, 1920) | 232 59 | | |
| Total | | | 48,615 94 |
| Total assets in Canada | | | $ 795,952 93 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 5,042 37 | |
| Net amount of automobile (A) claims, adjusted and unpaid | 1,442 05 | |
| Net amount of automobile (B) claims, adjusted and unpaid | 2,282 10 | |
| Net amount of tornado claims, adjusted and unpaid | 5 30 | |
| Total net amount of unsettled claims | | $ 8,771 82 |

NORTHWESTERN NATIONAL—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 238,399 55 | |
| Automobile (A) | 12,405 97 | |
| Automobile (B) | 6,265 81 | |
| Tornado | 747 63 | |
| Total, $257,818.96; carried out at 80 per cent | | $ 206,255 16 |
| Taxes due and accrued | | 14,087 70 |
| Salaries, rent, etc., due and accrued | | 2,984 42 |
| Total liabilities in Canada | | $ 232,099 10 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received during the year for premiums | 353,385 06 | 30,939 81 | 17,015 31 | 896 06 | |
| Deduct reinsurances | −13 51 | | | | |
| Deduct return premiums | 40,942 55 | 4,992 45 | 2,441 28 | 489 53 | |
| Total deduction | 40,929 04 | | | | |
| Net cash received for premiums | 312,456 02 | 25,947 36 | 14,574 03 | 406 53 | |
| Net cash received for premiums for all classes of business | | | | | $ 353,383 94 |
| Cash received for interest on investments | | | | | 9,477 43 |
| Total income in Canada | | | | | $ 362,861 37 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 3,619 02 | 1,268 50 | 1,077 69 | | |
| Deduct savings and salvage | 141 10 | | 22 00 | | |
| Net paid for said claims | 3,477 92 | | 1,055 69 | | |
| Paid for claims occurring during the year | 100,359 60 | 9,848 56 | 10,873 42 | 45 04 | |
| Deduct savings and salvage | 213 11 | 560 95 | 100 00 | | |
| Net paid for said claims | 100,146 49 | 9,287 61 | 10,773 42 | | |
| Total net paid for said claims | 103,624 41 | 10,556 11 | 11,829 11 | 45 04 | |
| Total net payments for claims for all classes of business | | | | | $ 126,054 67 |
| Commission and brokerage, fire, $70,479.85; other, $6,310.56 | | | | | 76,790 41 |
| Taxes | | | | | 25,714 77 |
| *Salaries of chief agency, $20,420.54; travelling expenses of chief agency, $1,087.31 | | | | | 21,507 85 |
| †Miscellaneous expenditure, viz.:—Advertising, $69.35; miscellaneous, $6,046.04; postage, telegrams, telephones and express, $1,852.27; printing and stationery, $854.12; sundry office expenses, $2,014.14; rents, $891.77; maps and plans, $14 79 | | | | | 11,742 48 |
| Total expenditure in Canada | | | | | $ 261,810 18 |

*($19,343.67 belongs to Fire business.)
†($10,418.90 belongs to Fire business.)

NORTHWESTERN NATIONAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts |
| Gross in force at end of 1919 | 32,134,933 | 391,434 95 | 17,792 12 | 11,861 40 | 1,379 60 |
| Taken in 1920, new and renewed | 28,830,750 | 348,736 50 | 29,794 04 | 16,024 98 | 1,090 93 |
| Totals | 60,965,683 | 740,171 45 | 47,586 16 | 27,886 38 | 2,470 53 |
| Less ceased | 23,849,889 | 293,116 92 | 22,680 22 | 15,354 76 | 1,053 03 |
| Gross and net in force at end of 1920 | 37,115,794 | 447,054 53 | 24,905 94 | 12,531 62 | 1,417 50 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 225,000 00 |
| Mortgage loans on real estate, first liens | 1,688,428 00 |
| Book value of bonds and stocks | 7,969,982 61 |
| Cash on hand, in trust companies and in banks | 249,560 03 |
| Agents' balances | 826,467 12 |
| Total ledger assets | $10,959,437 76 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 107,680 74 |
| Reinsurance recoverable on losses paid | 3,869 64 |
| Gross assets | $11,070,988 14 |
| Deduct assets not admitted | 1,094,149 90 |
| Total admitted assets | $ 9,976,838 24 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 661,226 90 |
| Unearned premiums | 5,488,232 46 |
| Reserve for conflagration and other extraordinary losses | 600,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 6,195 96 |
| Federal, State and other taxes, due or accrued (estimated) | 200 000 00 |
| Dividends declared and unpaid to stockholders | 50,000 00 |
| Contingent commissions or other charges due or accrued | 58,883 15 |
| Total liabilities, except capital stock | $ 7,064,538 47 |
| Capital stock paid in cash | 1,000 000 00 |
| Surplus over liabilities and capital stock | 1,912,299 77 |
| Total liabilities | $ 9,976,838 24 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 5,248,354 01 |
| Received for interest and dividends | 423,343 26 |
| Received for rent | 15,790 00 |
| From agents' balances previously charged off | 387 99 |
| Exchange premium on Marine Losses | 623 50 |
| Gross profit on sale or maturity of bonds | 34 50 |
| Total income | $ 5,688,533 26 |

NORTHWESTERN NATIONAL—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,559,966 84 |
| Expenses of adjustment and settlement of claims | 91,938 33 |
| Agents' allowances and compensation | 1,684,101 17 |
| Dividends paid stockholders | 200,000 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 245,383 26 |
| Rents | 14,000 00 |
| Inspection and surveys, including underwriters' boards and tariff associations | 40,728 58 |
| Advertising and subscriptions, $1,509.95; printing and stationery, $51,488.06 | 52,998 01 |
| Taxes and expenses on real estate | 21,486 02 |
| Field supervisory expenses | 71,921 82 |
| State taxes on premiums, Insurance Department licenses and fees | 181,157 51 |
| Federal taxes | 111,583 26 |
| Agents' balances charged off | 1,375 46 |
| Gross decrease, by adjustment, in book value of real estate | 4,771 31 |
| All other disbursements | 44,222 51 |
| Total disbursements | $ 5,325,634 08 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 662,857,742 00 |
| Premiums thereon | 6,156,211 68 |
| Amount of policies terminated | 510,784,478 00 |
| Premiums thereon | 4,776,961 11 |
| Net amount in force at end of year | 1,042,525,640 00 |
| Premiums thereon | 9,395,938 53 |

## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Sir GERALD H. RYAN—General Manager and Secretary, R. Y. SKETCH—Principal Office, Norwich, Eng.—Chief Agent in Canada, JOHN B. LAIDLAW—Head office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 1,100,000 | $ 5,333 333 00 |
| Amount of capital paid thereon in cash | 132,000 | 642,400 00 |
| Debenture Stock (Norwich and London) | 517,753 | 2,519,731 26 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Government value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 1,250,215 24 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company, 12-14 Wellington St., E. Toronto | | 120,000 00 |
| Cash on hand | | 23,511 75 |
| Cash in banks, viz.:— | | |
| Molsons Bank, Toronto (current account) (overdraft) | $ — 7,249 57 | |
| Molsons Bank, Toronto (special account) | 63,742 23 | |
| Molsons Bank, Toronto (accident account) | 11,935 21 | |
| Molsons Bank, Montreal (current account) | 1,250 00 | |
| Molsons Bank, Montreal (special account) | 13,096 71 | |
| Imperial Bank, Toronto (special account) | 41,615 05 | |
| Imperial Bank, Toronto (current account) (overdraft) | — 6,991 00 | |
| Imperial Bank, Winnipeg (current account) | 2,000 00 | |
| Imperial Bank, Winnipeg (special account) | 24,216 99 | |
| Imperial Bank, Calgary (current account) | 2,000 00 | |
| Imperial Bank, Calgary (special account) | 18,552 06 | |
| Total cash in banks | | 164,167 68 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($7,456.04 on business prior to Oct. 1, 1920) | $ 113,113 02 | |
| Accident ($16,190.85 " " 1, 1920) | 30,241 90 | |
| Automobile "A" ($ 569.40 " " 1, 1920) | 6,976 54 | |
| Automobile "B" ($ 5,752.81 " " 1, 1920) | 8,763 03 | |
| Liability ($ 543.52 " " 1, 1920) | 1,034 60 | |
| Plate Glass ($ 2,704.29 " " 1, 1920) | 3,213 21 | |
| Sickness ($12,301.32 " " 1, 1920) | 24,323 08 | |
| Total | | 187,665 38 |
| Office furniture and plans | | 5,000 00 |
| Due from reinsuring companies: Fire, $905.73; Accident, $350; Auto (A), $812.65; Auto (B), $386.12; Liability, $252.23; Sickness, $509.70; Plate Glass, $250 | | 3,466 43 |
| Total assets in Canada | | $ 1,754,026 48 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($21,243.00 accrued prior to 1920) | $ 70,078 45 | |
| Net amount of fire claims, resisted, in suit | 12,250 00 | |
| Net amount of accident claims, unadjusted ($650.00 accrued prior to 1920) | 6,502 00 | |
| Net amount of auto (A), unadjusted ($285.00 accrued prior to 1920) | 3,547 00 | |
| Net amount of auto (B), unadjusted ($250.00 accrued prior to 1920) | 9,586 00 | |
| Net amount of liability, unadjusted ($250.00 accrued prior to 1920) | 4,412 00 | |
| Net amount of liability, resisted, in suit (accrued prior to 1920) | 1,000 00 | |
| Net amount of liability, resisted, not in suit (accrued prior to 1920) | 375 00 | |
| Net amount of plate glass, unadjusted ($940 accrued prior to 1920) | 2,021 00 | |
| Net amount of sickness, unadjusted ($1,215.00 accrued prior to 1920) | 9,059 00 | |
| Total net amount of unsettled claims | | $ 118,830 |

THE NORWICH UNION FIRE—*Continued.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 869,713 83 | |
| Accident | 32,322 73 | |
| Automobile (A) | 41,781 94 | |
| Automobile (B) | 51,377 03 | |
| Liability | 10,548 72 | |
| Plate Glass | 15,915 45 | |
| Sickness | 30,048 03 | |
| Total, $1,051,707.73 carried out at 80 per cent | | $ 841,366 18 |
| Taxes due and accrued | | 24,314 67 |
| Reinsurance premiums due:— | | |
| Fire | $ 15,562 41 | |
| Accident | 6,922 84 | |
| Automobile (A) | 435 72 | |
| Automobile (B) | 1,647 17 | |
| Plate Glass | 500 01 | |
| Sickness | 6,510 27 | |
| Total | | 31,578 42 |
| Due and accrued for salaries, rents, etc | | 9,541 30 |
| Total liabilities in Canada | | $ 1,025,631 02 |

## INCOME IN CANADA

| Premiums | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire | Accident | Auto (A) | Auto (B) | Liability | Plate Glass | Sickness |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,383,064 81 | 123,447 29 | 108,253 09 | 161,253 42 | 52,381 89 | 46,682 82 | 116,533 85 |
| Less reinsurances | 36,313 95 | 19,830 02 | 3,561 10 | 5,018 55 | 9,083 03 | 4,770 88 | 18,167 48 |
| Less return premiums | 167,599 56 | 25,956 46 | 17,838 73 | 36,198 25 | 13,069 76 | 8,397 51 | 25,038 05 |
| Total deduction | 203,913 51 | 45,786 48 | 21,399 83 | 41,216 80 | 22,152 79 | 13,168 39 | 43,205 53 |
| Net cash received | 1,179,151 30 | 77,660 81 | 86,853 26 | 120,036 62 | 30,229 10 | 33,514 43 | 73,328 32 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,600,773 84 |
| Cash received for interest on investments | 65,105 48 |
| Cash received for rents | 2,308 67 |
| Income from all other sources | 198 13 |
| Total income in Canada | $ 1,668,386 12 |

THE NORWICH UNION FIRE—*Continued.*

EXPENDITURE IN CANADA

| | Fire | Accident | Automobile (A) | Automobile (B) | Liability | Plate Glass | Sickness |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 70,217 29 | 4,169 12 | 3,931 05 | 15,129 36 | 6,592 28 | 1,510 58 | 6,960 71 |
| Deduct savings and salvage | 2,048 58 | | 2,387 43 | | | | |
| Deduct reinsurances | | 857 53 | | 363 35 | 302 39 | 39 96 | 401 59 |
| Net paid for said claims | 68,168 71 | 3,311 59 | 1,543 62 | 14,766 01 | 6,289 89 | 1,470 62 | 6,559 12 |
| Paid for claims occurring during the year | 422,517 37 | 34,163 63 | 37,580 31 | 40,707 26 | 11,967 32 | 13,430 51 | 53,924 92 |
| Deduct savings and salvage | 949 76 | 149 78 | 1,171 09 | 3,082 65 | 35 00 | 497 32 | 199 00 |
| Deduct reinsurances | 4,579 38 | 6,591 93 | 1,203 52 | 1,870 27 | 2,814 57 | 1,066 84 | 5,674 49 |
| Total deduction | 5,529 14 | 6,741 71 | 2,384 61 | 4,952 92 | 2,849 57 | 1,564 16 | 5,873 49 |
| Net paid for said claims | 416,988 23 | 27,421 92 | 35,195 70 | 35,754 34 | 9,117 75 | 11,866 35 | 48,051 43 |
| Total net paid for said claims | 485,156 94 | 30,733 51 | 36,739 32 | 50,520 35 | 15,407 64 | 13,336 97 | 54,610 55 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 686,505 28 |
| Commission paid on profits, fire | 7,447 17 |
| Commission and brokerage, fire, $221,193.33; other, $104,680.64 | 325,873 97 |
| Taxes, fire, $33,900.04; other, $6,954.86 | 40,854 90 |
| *Salaries, fees and travelling expenses:—Salaries: Head Office, $119,705.40; other, $24,415.88; Fees: Directors, $1,145.00, auditors, $1,012.50; Travelling expenses: Officials, $17,513.96; other, $4,801.99 | 168,594 7 |
| †Miscellaneous expenditure, viz:—Advertising, $5,083.12; furniture and fixtures, $10,648.88; inspections and surveys, $293.63; legal expenses, $576.62; maps and plans, $2,226.84; medical examiners' fees, $54.00; postage, telegrams, telephones and express, $14,154.97; printing and stationery, $29,503.09; rents, $7,283.93; underwriters' boards, associations, etc., $14,964.66; sundry charges, $19,166.12 | 103,955 86 |
| Total expenditure in Canada | $ 1,333,231 91 |

*($112,650.46 belongs to fire business). †($81,148.92 belongs to fire business).

RISKS AND PREMIUMS IN CANADA

| Risks and Premiums | Class of Business | | | |
|---|---|---|---|---|
| | Fire | | Accident | Automobile (A) |
| | Amount | Premiums | Premiums | Premiums |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 121,006,429 | 1,459,827 14 | 72,621 85 | 56,685 04 |
| Taken in 1920, New | 88,824,225 | 1,022,802 90 | 55,573 79 | 112,367 46 |
| Renewed | 27,867,648 | 318,540 21 | 64,392 77 | |
| Totals | 237,698,302 | 2,801,170 25 | 192,588 41 | 169,052 50 |
| Less ceased | 99,903,957 | 1,110,825 57 | 102,765 75 | 81,603 01 |
| Gross in force at end of 1920 | 137,794,345 | 1,690,344 68 | 89,822 66 | 87,449 49 |
| Less reinsured | 5,028,368 | 50,758 02 | 25,177 19 | 3,885 61 |
| Net in force at end of 1920 | 132,765,977 | 1,639,586 66 | 64,645 47 | 83,563 88 |

THE NORWICH UNION FIRE—*Continued.*

| Risks and Premiums | Class of Business | | | |
|---|---|---|---|---|
| | Automobile (B) | Liability | Plate Glass | Sickness |
| | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 82,636 18 | 20,629 37 | 19,330 28 | 58,782 32 |
| Taken in 1920, New | 128,511 80 | 37,187 85 | 31,083 97 | 56,057 20 |
| Renewed | 30,247 45 | 13,701 09 | 12,405 97 | 58,595 23 |
| Totals | 241,395 43 | 71,518 31 | 62,820 22 | 173,434 75 |
| Less ceased | 134,134 75 | 42,925 71 | 23,029 46 | 90,006 22 |
| Gross in force at end of 1920 | 107,260 68 | 28,592 60 | 39,790 76 | 83,428 53 |
| Less reinsured | 4,506 61 | 7,495 16 | 5,110 82 | 23,332 47 |
| Net in force at end of 1920 | 102,754 07 | 21,097 44 | 34,679 94 | 60,096 06 |

Schedule B

Bonds and debs. on deposit with Receiver General:—

| | Par Value | Market value |
|---|---|---|
| *Governments—* | | |
| Canada inscribed stock, 1938, 3 p.c. | $ 26,766 66 | $ 19,807 33 |
| Canada inscribed stock, 1930/1950, 3½ p.c. | 97,333 33 | 74,946 66 |
| Canada Reg'td stock, 1940/1960, 4 p.c. | 73,000 00 | 61,320 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 200,000 00 | 200,000 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 1,500 00 | 1,500 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 100,000 00 | 100,000 00 |
| Prov. of New Brunswick, 1938, 3 p.c. | 29,200 00 | 21,608 00 |
| Prov. of Ontario, 1939, 4 p.c. | 10,000 00 | 8,700 00 |
| Prov. of Ontario, 1941, 4 p.c. | 20,000 00 | 17,400 00 |
| Prov. of Saskatchewan, 1954, 4½ p.c. | 24,333 33 | 20,926 66 |
| Govt. of Newfoundland, 1928, 6½ p.c. | 50,000 00 | 50,000 00 |
| British National War bonds, 1928, 5 p.c. | 121,666 67 | 115,583 33 |
| *Cities—* | | |
| Calgary, 1933, 4½ p.c. | 30,000 00 | 26,100 00 |
| Edmonton, 1924, 4½ p.c. | 9,800 00 | 9,016 00 |
| London, 1921, 4 p.c. | 15,000 00 | 14,400 00 |
| Montreal permanent debenture stock, 3 p.c. | 24,333 33 | 14,599 99 |
| Montreal, 1942, 3½ p.c. | 34,066 67 | 26,572 00 |
| Montreal stg. stock, 1932, 4 p.c. | 14,600 00 | 12,994 00 |
| Ottawa, 1931, 4 p.c. | 44,286 67 | 39,858 00 |
| Quebec stock, 1962, 3½ p.c. | 36,013 33 | 25,929 60 |
| Toronto, 1929, 3½ p.c. | 90,033 33 | 78,329 00 |
| Toronto, 1944, 3½ p.c. | 38,933 33 | 30,368 00 |
| Toronto, 1948, 4 p.c. | 29,200 00 | 24,820 00 |
| Vancouver, 1944, 4 p.c. | 16,000 00 | 12,480 00 |
| Vancouver, 1946, 4 p.c. | 20,000 00 | 15,400 00 |
| Victoria, 1936, 4 p.c. | 19,466 67 | 15,962 67 |
| Victoria, 1961, 4 p.c. | 9,733 33 | 7,300 00 |
| Winnipeg, 1938, 3½ p.c. | 6,000 00 | 4,740 00 |
| Winnipeg, 1923, 4 p.c. | 8,000 00 | 7,520 00 |
| Winnipeg, 1925, 4 p.c. | 20,000 00 | 18,400 00 |
| *Distric* - - | | |
| South Vancouver, 1959, 5 p.c. | 10,000 00 | 8,500 00 |
| *School—* | | |
| Quebec, R.C., 1954, 5 p.c. | 25,000 00 | 24,500 00 |
| *Railways—* | | |
| Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p. c. | 58,400 00 | 50,224 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mortgage Corporation, 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| Hydro Electric Power Commission of Ontario (g'teed by Province of Ontario), 1957, 4 p.c. | 62,000 00 | 42,660 00 |
| Toronto Harbour Commrs. (g'teed by City of Toronto), 1953, 4½ p.c. | 25,000 00 | 22,750 00 |
| Total on deposit with Receiver General | $1,424,666 65 | $1,250,215 24 |

## The Norwich Union Fire—*Concluded.*

### General Business Stateent for the Year ending December 31, 1920.

### FIRE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Fire Insurance Fund at the beginning of the year:— | | | Claims under Policies paid and outstanding.. | 1,101,147 7 11 | |
| Reserve for Unexpired Risks | 768,480 17 2 | | Contributions to Fire Brigades | 9,518 15 1 | |
| Additional Reserve | 1,200,000 0 0 | | | | 1,110,666 3 0 |
| | | 1,968,480 17 2 | Commission | | 426,319 6 3 |
| Premiums | | 2,354,707 5 1 | | | |
| | | | Colonial and Foreign Taxes | 65,876 18 9 | |
| | | | Expenses of Management | 469,287 7 9 | |
| | | | | | 535,164 6 6 |
| | | | Transferred to Profit and Loss Account | | 109,155 8 6 |
| | | | Fire Insurance Fund at end of the year, namely:— | | |
| | | | Reserve for Unexpired Risks, being 40 per cent. of Premium Income for the year | 941,882 18 0 | |
| | | | Additional Reserve | 1,200,000 0 0 | |
| | | | | | 2,141,882 18 0 |
| | £4,323,188 2 3 | | | | £4,323,188 2 3 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of Last Year's Account | | 273,634 8 1 | Dividends to Shareholders (less Income Tax) | 127,050 0 0 |
| Transferred from Fire Account | 109,155 8 6 | | Debenture Interest (less Income Tax) | 13,952 16 0 |
| Transferred from Accident Account | 53,400 16 4 | | Income Tax | 32,531 10 5 |
| Transferred from Marine Account | 62,493 5 9 | | Bad Debts | 13 16 5 |
| | | 225,049 10 7 | Transferred to Marine Fund | 62,493 5 9 |
| Interest and Dividends | 210,336 12 1 | | Depreciation and Loss on Exchange | 242,021 2 7 |
| Less Income Tax | 63,101 0 0 | | Balance as per Balance Sheet | 167,913 4 7 |
| | | 147,235 12 1 | | |
| Transfer Fees | | 56 5 0 | | |
| | | £645,975 15 9 | | £ 645,975 15 9 |

## BALANCE SHEET.

### Assets.

| | £ | s. | d. |
|---|---|---|---|
| Mortgages on Property within the United Kingdom | 16,348 | 7 | 6 |
| Loans on Parochial and other Rates | 26,250 | 2 | 0 |
| Investments— | | | |
| Deposit with the High Court: | | | |
| £7,500 Bank of England Stock | 12,243 | 15 | 0 |
| British Government Securities | 1,986,407 | 3 | 10 |
| Municipal and County Securities, United Kingdom | 51,898 | 11 | 8 |
| Indian and Colonial Government Securities | 342,755 | 8 | 3 |
| " " Provincial Securities | 67,614 | 10 | 10 |
| " " Municipal Securities | 127,095 | 16 | 9 |
| Foreign Government Securities | 463,082 | 13 | 10 |
| " Provincial Securities | 80,320 | 11 | 5 |
| " Municipal Securities | 177,554 | 16 | 9 |
| Railway and other Debentures and Debenture Stocks (Home and Foreign) | 643,805 | 4 | 10 |
| " " Preference and Guaranteed Stocks | 159,876 | 5 | 9 |
| " " Ordinary Stocks | 22,077 | 6 | 5 |
| Rent Charge | 3,931 | 13 | 10 |
| Salvage Corps Premises (Company's share) | 6,198 | 10 | 9 |
| House Property | 274,269 | 13 | 9 |
| Agents' Balances | 703,772 | 18 | 4 |
| Outstanding Premiums | 141,235 | 0 | 8 |
| Interest accrued but not payable (less Income Tax) | 36,947 | 2 | 11 |
| Bills receivable | 9,891 | 1 | 0 |
| Sundry Debtors | 39,553 | 7 | 0 |
| Cash— | | | |
| On deposit | 171,641 | 17 | 10 |
| In hand and on Current Account | 537,787 | 2 | 5 |
| | 709,429 | 0 | 3 |
| | £6,102,559 | 3 | 4 |

### Liabilities.

| | £ | s. | d. |
|---|---|---|---|
| Capital Subscribed— | | | |
| £1,100,000 in 44,000 Shares of £25 each, £3 paid up | 132,000 | 0 | 0 |
| "Norwich and London" Debenture Stock | 494,287 | 0 | 0 |
| Fire Insurance Fund | 2,141,882 | 18 | 0 |
| Accident, Employers' Liability and General Insurance Funds | 857,000 | 0 | 0 |
| Marine Insurance Fund | 789,155 | 19 | 7 |
| Contingency Fund | 100,000 | 0 | 0 |
| Profit and Loss Account | 167,913 | 4 | 7 |
| | 4,682,239 | 2 | 2 |
| Fire Claims admitted or intimated, but not paid | 283,532 | 2 | 8 |
| Sundry Creditors, including estimated Taxes | 1,133,014 | 11 | 1 |
| Bills Payable | 3,773 | 7 | 5 |
| | £6,102,559 | 3 | 4 |

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, RANDALL DAVIDSON—Vice-President and Secretary, C. A. RICHARDSON—Principal Office, Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 500,000 00 |
| Amount paid thereon in cash | 200,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | | | |
|---|---|---|---|---|
| Amount secured by way of loans on real estate, first liens | | | | $ 81,483 35 |
| Bonds and debentures owned by the company, viz.:— | | | | |
| | Par value. | Book value. | Market value. | |
| *Governments*— | | | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | $190,000 00 | $ 186,818 77 | $ 190,000 00 | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 85,000 00 | 84,875 00 | 85,000 00 | |
| Dominion of Canada Victory Loan, 1924, 5½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 | |
| *Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c. | 55,000 00 | 55,000 00 | 45,100 00 | |
| Province of Manitoba, 1947, 4 p.c. | 14,600 00 | 11,274 12 | 11,972 00 | |
| *City*— | | | | |
| *Winnipeg, 1949, 5½ p.c. | 75,000 00 | 76,387 50 | 76,387 50 | |
| *Miscellaneous*— | | | | |
| Canada Permanent Mortgage Corporation, 1925, 5½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 | |
| Grand Trunk Pacific Ry. Co. (g'teed by Dom. of Can.), 1962, 4 p.c. | 24,300 00 | 18,314 91 | 19,197 00 | |
| Toronto Harbour Commissioners, 1953, 4½ p.c. | 20,000 00 | 16,540 00 | 18,200 00 | |
| Total par, book and market values | $538,900 00 | $ 524,210 30 | $ 520,856 50 | |
| Carried out at book value | | | | 524,210 30 |
| Cash in banks, viz.:— | | | | |
| Royal Bank of Canada | | | $ 45,884 32 | |
| Royal Bank of Canada, Winnipeg (current account) | | | 23,665 08 | |
| Royal Bank of Canada, Winnipeg (investment account) | | | 58,831 03 | |
| Total cash in banks | | | | 128,380 43 |
| Total ledger assets | | | | $ 734,074 08 |
| Deduct market value of bonds and debentures under book value | | | | 3,353 80 |
| | | | | $ 730,720 28 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $939.40; accrued, $6,591.92 | | 7,531 32 |
| Agents' balances and premiums uncollected— | | |
| Fire ($1,986.11 on business prior to Oct. 1, 1920) | $ 64,483 87 | |
| Automobile (A) ($313.27 on business prior to Oct. 1, 1920) | 1,113 87 | |
| Automobile (B) ($278.14 on business prior to Oct. 1, 1920) | 689 08 | |
| Total | | 66,286 82 |
| Accrued commission on licensed reinsurance premiums | | 752 39 |
| Reinsurance losses paid | | 125 78 |
| Total assets | | $ 805,416 59 |

*On deposit with Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 19,408 95 | |
| Net amount of automobile (A) claims, unadjusted | 926 50 | |
| Net amount of automobile (B) claims, unadjusted | 3,070 55 | |
| Total | | $ 23,406 00 |
| Reserve of unearned premiums— | | |
| Fire | $ 207,089 35 | |
| Automobile (A) | 3,417 18 | |
| Automobile (B) | 5,136 14 | |
| Total, $215,642.67, carried out at 80 p.c. | | 172,514 14 |
| Held in trust for treaty reinsuring companies | | 94,836 11 |
| Taxes due and accrued | | 948 44 |
| Due for reinsurance premiums | | 3,781 20 |
| Interest accrued on treaty reserve funds | | 1,413 77 |
| Total liabilities | | $ 296,899 66 |
| Surplus of assets over liabilities | | $ 508,516 93 |
| Capital stock paid in cash | | 200,000 00 |
| Surplus over all liabilities and paid up capital | | $ 308,516 93 |

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 523,499 09 | 12,252 72 | 8,426 09 | |
| Less reinsurance | 189,410 97 | 924 02 | | |
| Less return premiums | 86,359 07 | 2,730 31 | 1,353 56 | |
| Total deduction | 275,770 04 | 3,654 33 | | |
| Net cash received | 247,729 05 | 8,598 39 | 7,072 53 | |
| Net cash received for premiums for all classes of business | | | | $ 263,399 97 |
| Cash received for interest on investments | | | | 28,363 35 |
| Income from all other sources | | | | 7,978 06 |
| Total | | | | $ 299,741 38 |
| Received for calls on Capital | | | | 25,237 30 |
| Total income | | | | $324,978 68 |

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 12,658 50 | | |
| Less reinsurance | 6,625 37 | | |
| Net payment for said claims | 6,033 13 | | |
| Paid for claims occurring during the year | 159,845 29 | 3,940 73 | 1,636 36 |
| Less reinsurance | 73,671 95 | | |
| Net payment for said claims | 86,173 34 | | |
| Total net payment for claims | 92,206 47 | 3,940 73 | 1,636 36 |

THE OCCIDENTAL FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 97,783 56 |
| Commission and brokerage | | 34,271 69 |
| Commission on profits | | 1,899 66 |
| Taxes | | 12,312 98 |
| *Salaries, fees and travelling expenses:—Salaries:—Head Office and general and special agents, $28,186; Fees:—Directors, $670; auditors, $427.30; travelling expenses, agents, $4,405.75 | | 33,689 05 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,302.83; furniture and fixtures, $708.57; legal expenses, $72.85; maps and plans, $813.46; bad debts, $77.27; postage, telegrans, telephones and express, $2,492.92; printing and stationery, $8,520.05; rents, $2,438.58; underwriters' boards, associations, etc., $5,070.56; sundries, $5,160.24 | | 26,657 33 |
| Total expenditure | $ | 206,614 27 |

*($32,364.55 belongs to fire business.)
†($24,180.47 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets at December 31, 1919 | $ | 520,873 56 |
| Amount of income as above | | 324,978 68 |
| Total | $ | 845,852 24 |
| Amount of expenditure as above | | 206,614 27 |
| Balance, net ledger assets, at December 31, 1920 ($734,074.08, less $94,836.11 deposits held for reinsuring companies) | $ | 639,237 97 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | | |
|---|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ | 146,515 12 |
| Amount of commission thereon | | 43,984 60 |
| Amount of losses recovered from said companies | | 59,838 35 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $82,673.11; carried out at 80 per cent | | 66,138 48 |
| Amount of losses due and recoverable from such companies on outstandings | | 10,339 29 |
| Amount of cash or other securities held as security for recovery of claims | | 94,836 11 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A). | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 34,994,139 | 527,075 49 | | |
| Taken in 1920, new and renewed | 40,541,442 | 523,800 01 | 10,846 61 | 12,106 44 |
| Totals | 75,535,581 | 1,050,875 50 | | |
| Less ceased | 36,966,717 | 458,947 88 | 3,776 50 | 1,834 15 |
| Gross in force at end of 1920 | 38,568,864 | 591,927 62 | 7,070 11 | 10,272 29 |
| Less reinsured | 14,592,226 | 194,290 25 | 625 82 | |
| Net in force at end of 1920 | 23,976,638 | 397,637 37 | 6,444 29 | 10,272 29 |

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, E. R. OWEN—Secretary, W. S. HOOPER—Principal Office, London, Eng.—General Manager for Canada, W. T. PERRY—Head Office in Canada, Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 4,866,666 67 |
| Amount subscribed | 3,024,828 00 |
| Amount paid in cash | 838,565 60 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | | $ 873,163 28 |
| *Other Assets in Canada.* | | |
| Value of real estate (building and lot in Regina, Sask.) | | 6,605 59 |
| Market value of bonds held by Company. (*For details, see Schedule C*) | | 65,000 00 |
| Associated companies, Manitoba | | 62,214 69 |
| Cash at head office and branches | | 1,075 00 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Toronto | $ 123,109 31 | |
| Bank of Montreal, Winnipeg | 248 85 | |
| Bank of Montreal, Montreal | 1,096 57 | |
| Royal Bank of Canada, Toronto | 31,686 56 | |
| Total cash in banks | | 156,141 29 |
| Deposit with Underwriters' Association | | 1,300 00 |
| Expenses advanced | | 3,466 26 |
| Cash deposit with Manitoba Government (Workmen's Compensation) | | 5,000 00 |
| Quebec Associated Companies Reinsurance Bureau | | 3,607 04 |
| New York office | | 101 61 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire, ($4,113.62 on business prior to Oct. 1, 1920) | $ 50,690 70 | |
| Accident, ($690.95 on business prior to Oct. 1, 1920) | 27,703 06 | |
| Automobile, (A), ($2,180.68 on business prior to Oct. 1, 1920) | 9,149 47 | |
| Automobile, (B), ($1,805.14 on business prior to Oct. 1, 1920) | 7,577 55 | |
| Burglary ($318.57 on business prior to Oct. 1, 1920) | 1,452 72 | |
| Liability, ($2,829.75 on business to Oct. 1, 1920) | 37,147 28 | |
| Guarantee, ($1,768.36 on business prior to Oct. 1, 1920) | 4,211 01 | |
| Plate Glass, ($1,231.59 on business prior to Oct. 1, 1920) | 15,441 13 | |
| Sickness, ($1,483.10 on business prior to Oct. 1, 1920) | 13,805 61 | |
| Total | | 168,178 53 |
| Reinsurance losses, Auto (A) $165.47; Fire, $555.96 | | 721 43 |
| Total assets in Canada | | $ 1,346,574 72 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims— | | |
| Fire, unadjusted ($850 accrued prior to 1920) | $ 13,930 00 | |
| Accident, unadjusted ($600 accrued prior to 1920) | 25,255 00 | |
| Accident, resisted, in suit | 600 00 | |
| Automobile, (A) | 12,350 00 | |
| Automobile, (B), unadjusted ($1,400 accrued prior to 1920) | 24,300 00 | |
| Burglary, unadjusted ($500 accrued prior to 1920) | 2,500 00 | |
| Liability, unadjusted ($40,813.68 accrued prior to 1920) | 108,807 40 | |
| Guarantee, unadjusted | 9,360 00 | |
| Plate Glass, unadjusted | 3,660 00 | |
| Sickness, unadjusted, ($380 accrued prior to 1920) | 8,200 00 | |
| Total net amount of unsettled claims | | $ 208,962 40 |
| Special reserve re accumulative bonus policies | | 2,024 00 |

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums— | | |
| Fire | $ 265,696 86 | |
| Accident | 92,353 61 | |
| Automobile (A) | 65,131 67 | |
| Automobile (B) | 69,520 22 | |
| Burglary | 4,629 73 | |
| Liability | 51,000 44 | |
| Guarantee | 14,085 84 | |
| Plate Glass | 56,696 99 | |
| Sickness | 47,215 14 | |
| Total net reserve of unearned premiums, $866,330.50; carried out at 80 per cent | | $ 533,064 40 |
| Due and accrued for taxes (estimated) | | 15,992 49 |
| Reinsurance premiums due— | | |
| Fire | $ 1,749 24 | |
| Accident | 1,754 19 | |
| Automobile (A) | 841 95 | |
| Burglary | 19 50 | |
| Liability | 89 16 | |
| Guarantee | 169 35 | |
| Sickness | 1,406 90 | |
| Total | | 6,030 29 |
| Amount of all other liabilities | | 2,697 25 |
| Total liabilities in Canada | | $ 768,770 83 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A). | Automobile (B). | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 390,702 00 | 204,227 33 | 177,881 66 | 144,823 42 | 6,476 64 | 241,342 7 | 629,066 52 | 84,907 09 | 107,088 58 |
| Less reinsurance | 23,502 94 | 20,691 55 | 43,906 14 | | 638 68 | 24,778 88 | 1,835 59 | | 11,193 77 |
| Net cash received | 367,199 06 | 183,535 78 | 133,975 52 | 144,823 42 | 5,837 96 | 216,563 88 | 27,230 93 | 84,907 09 | 95,894 81 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 1,259,968 45 |
| Cash received for interest on investments | | 17,390 35 |
| Cash received for rents | | 338 09 |
| Income from all other sources | | 26 40 |
| Total income in Canada | | $ 1,277,723 29 |

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (A.) | Automobile (B.) | Burglary. | Liability. | Guarantee. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 19,449 90 | 22,534 44 | 13,350 67 | 21,454 92 | ..... | 22,971 61 | ..... |
| Less savings and salvage | ..... | ..... | ..... | ..... | 20 00 | ..... | 1,395 17 |
| Less reinsurance | 555 96 | 303 57 | 1,974 38 | ..... | ..... | 10,615 74 | ..... |
| Net payment for said claims | 18,893 94 | 22,230 87 | 11,376 29 | | −20 00 | 12,355 87 | |
| Paid for claims occurring during the year | 154,698 16 | 44,798 87 | 78,550 35 | 40,993 06 | 1,748 58 | 77,108 68 | 799 10 |
| Less reinsurances | 2,043 00 | 2,797 21 | 15,670 48 | ..... | ..... | 14,191 14 | ..... |
| Net payment for said claims | 152,655 16 | 42,001 66 | 62,879 87 | ..... | ..... | 62,917 54 | ..... |
| Total net payment for claims | 171,549 10 | 64,232 53 | 74,256 16 | 62,447 98 | 1,728 58 | 75,273 41 | −596 07 |

| | Plate Glass. | Sickness. |
|---|---|---|
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 8,136 04 | 7,136 18 |
| Less reinsurance | ..... | 713 41 |
| Net payment for said claims | ..... | 6,422 77 |
| Paid for claims occurring during the year | 42,311 13 | 51,307 53 |
| Less reinsurances | ..... | 5,788 16 |
| Net payment for said claims | ..... | 45,519 37 |
| Total net payment for claims | 50,447 17 | 51,942 14 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 551,281 00 |
| Commission and brokerage, fire, $75,373.18; other, $212,857.06 | 288,230 24 |
| Taxes, fire, $8,087.72; other, $20,930.27 | 29,017 99 |
| *Salaries, fees and travelling expenses:—Salaries:—chief agency, $75,128.52; other, $59,431.40; Fees, auditors, $960; travelling expenses.—chief agency, $4,604.80; other, $16,026.91 | 156,151 63 |
| †Miscellaneous expenditure, viz..—Advertising, $3,686.86; furniture and fixtures, $1,840.29; inspections and surveys, $5,020.13; maps and plans, $1,250.59; medical examiners' fees, $2,462.31; postage, telegrams, telephones and express, $3,980.85; printing and stationery, $22,856.81; rents, $14,504.28; underwriters' boards, associations, etc., $8,175.66; sundries, $21,025.40 | 84,803 18 |
| Total expenditure in Canada | $ 1,109,484 04 |

*Of which $44,462 belongs to Fire business. †Of which $20,219 belongs to Fire business.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Accident. | Automobile. (A) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 41,145,142 | 410,501 06 | 192,056 44 | 94,826 16 |
| Taken in 1920, new and renewed | 44,077 867 | 481,968 72 | 250,037 03 | 207,772 14 |
| Totals | 85,223,009 | 892,469 78 | 442,093 47 | 302,598 30 |
| Less ceased | 39,986,956 | 381,097 92 | 236,353 89 | 127,007 29 |
| Gross in force at end of 1920 | 45,236,053 | 511,371 86 | 205,739 58 | 175,591 01 |
| Less reinsured | 2,183,508 | 26,257 22 | 21,032 35 | 45,327 67 |
| Net in force at end of 1920 | 43,052 545 | 485,114 64 | 184,707 23 | 130,263 34 |

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Automobile. (B) | Burglary. | Liability. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 125,077 04 | 5,957 17 | 82,466 53 |
| Taken in 1920—new and renewed | 189,811 89 | 8,183 84 | 295,533 63 |
| Totals | 314,888 93 | 14,141 01 | 378,000 16 |
| Less ceased | 175,848 48 | 4,588 21 | 275,090 57 |
| Gross in force at end of 1920 | 139,040 45 | 9,552 80 | 102,909 59 |
| Less reinsured | | 1,049 93 | 1,480 65 |
| Net in force at end of 1920 | 139,040 45 | 8,502 87 | 101,428 94 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Guarantee. | Plate Glass. | Sickness. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts |
| Gross in force at end of 1919 | 31,264 46 | 111,530 16 | 92,818 55 |
| Taken in 1920, new and renewed | 37,067 75 | 117,069 51 | 131,228 63 |
| Totals | 68,332 21 | 228,599 67 | 224,047 18 |
| Less ceased | 37,942 93 | 94,739 72 | 118,356 00 |
| Gross in force at end of 1920 | 30,389 28 | 133,859 95 | 105,691 18 |
| Less reinsured | 2,205 46 | | 11,260 90 |
| Net in force at end of 1920 | 28,183 82 | 133,859 95 | 94,430 28 |

SCHEDULE B.

Bonds and debs. owned, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *On deposit with Receiver General—* | | |
| *Governments—* | | |
| Canada stock, 1930/1950, 3½ p.c. | $ 4,866 67 | $ 3,747 34 |
| Prov. of Quebec, inscribed, 1937, 3 p.c. | 102,200 00 | 74,606 00 |
| Prov. of Quebec, inscribed, 1928, 4 p.c. | 12,166 67 | 11,071 67 |
| British War Loan, 1929/1947, 5 p.c. | 480,731 16 | 425,409 94 |
| Guaranteed Stock (Irish Land Act), 1933 or later, 2¾ p.c. | 48,666 67 | 25,793 34 |
| New South Wales, 1935, 3 p.c. | 36,500 00 | 25,915 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 85,000 00 | 85,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 100,000 00 | 100,000 00 |
| *Cities—* | | |
| Montreal (St. Henri), 1950, 4 p.c. | 20,000 00 | 16,400 00 |
| Westmount, 1934, 4 p.c. | 25,000 00 | 22,000 00 |
| Winnipeg, 1936, 4 p.c. | 24,333 33 | 20,926 66 |
| Winnipeg, 1940, 4 p.c. | 24,333 34 | 20,440 00 |
| *Railways—* | | |
| C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by Prov. of Man.) 1930, 4 p.c. | 34,066 67 | 29,297 33 |
| C.N.R. Ont. Div. (g't'd by Prov. of Man.), 1930, 4 p.c. | 14,600 00 | 12,556 00 |
| Total on deposit with Receiver General | $1,012,464 51 | $ 873,163 28 |

SCHEDULE C.

| | | |
|---|---|---|
| *Held by the Company, viz.:—* | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 15,000 00 | $ 15,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 |
| Total, held by the Company | $ 65,000 00 | $ 65,000 00 |

(*For General Business Statement, see Appendix.*)

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, D. H. WILSON, M.D.—Vice-Presidents, W. H. MALKIN and J. B. MATHERS—Managing Director, T. W. GREER—Secretary, F. H. Godfrey—Principal Office, Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Amended in 1920 by 10-11 Geo. V, chap. 92. Dominion license issued November 5, 1908.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 613,200 00 |
| Amount paid in cash | 548,852 90 |
| Premiums paid on treasury stock (1908 to 1916) | 184,947 45 |

*(For list of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate (less encumbrances). *(For details, see Schedule A.)* | | $ 555,546 15 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 86,225 66 |
| The same, second liens | | 2,927 01 |
| Book value of bonds and debs owned. (For details, see Schedule B.) | | 359,901 33 |
| Book value of stock owned. *(For details, see Schedule C.)* | | 27,594 00 |
| Cash at head office | | 10,544 29 |
| Cash in banks, viz:— | | |
| Royal Bank of Canada (savings account) | $ 45,395 00 | |
| Royal Bank of Canada (current account) | 9,213 30 | |
| Total cash in banks | | 54,608 30 |
| Deposited with Grain Association | | 911 23 |
| Total ledger assets | | $ 1,098,257 97 |
| Deduct market value of bonds, debentures and stocks under book value | | 16,386 03 |
| | | $ 1,081,871 94 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $759.04; accrued, $4,830.48 | 5,589 52 |
| General agency accounts, commission | 11,180 16 |
| Agents' balances and premiums uncollected, viz.:— | |
| Fire, In Canada, $33,429.38; In other countries, $235.30 | 33,664 68 |
| Office furniture and fixtures, $4,423.93; plans, $3,253.61 | 7,677 54 |
| Due for reinsurance losses and adjustment expenses | 2,716 14 |
| Total assets | $ 1,142,699 98 |

### LIABILITIES.

*(1) Liabilities in Canada.*

| | |
|---|---|
| Total claims in Canada, unadjusted | $ 13,516 25 |
| Reserve of unearned premiums, $103,866.55; carried out at 80 per cent | 83,093 24 |
| Taxes due and accrued | 6,500 00 |
| Return premiums, net | 11,857 52 |
| Investment reserve fund | 186,338 28 |
| Reinsuring Companies' deposit account | 14,226 24 |
| Total liabilities in Canada | $ 315,531 53 |

THE PACIFIC COAST—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, $17,745.20; carried out at 80 per cent | 14,196 16 |
| Special reserve for foreign losses | 10,000 00 |
| Total liabilities | $ 24,196 16 |
| Total liabilities in all countries, except capital stock | $ 339,727 69 |
| Excess of assets over all liabilities | $ 802,972 29 |
| Capital stock paid in cash | 548,852 90 |
| Surplus over liabilities and capital | $ 254,119 39 |

INCOME.

| Premiums. | In Canada. | In other Countries. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Gross cash received | 316,332 52 | 112,416 60 | |
| Less reinsurance | 115,137 62 | | |
| Less return premiums | 48,520 09 | 13,557 33 | |
| Total Deduction | 163,657 71 | | |
| Net cash received | 152,674 81 | 98,859 27 | |
| Total net cash received for premiums in all countries | | | $ 251,534 08 |
| Cash received for interest on investments | | | 28,137 42 |
| Received for rents | | | 5,907 87 |
| Received for premiums on Capital Stock | | | 20,283 96 |
| Total | | | $ 305,863 33 |
| Received for calls on capital | | | 4,089 00 |
| Total income | | | $ 309,952 33 |

EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 5,447 19 | $ 14,941 21 | |
| Deduct reinsurances | 4,823 54 | | |
| Net amount paid for said claims | $ 623 65 | | |
| Amount paid for claims occurring during the year | $ 81,209 69 | $ 59,973 99 | |
| Deduct savings and salvage, $1,683.19; reinsurances, 25,873.81 | 27,557 00 | 911 65 | |
| Net amount paid for said claims | $ 53,652 69 | $ 59,062 34 | |
| Total net amount paid for claims | $ 54,276 34 | $74,003 55 | |
| Total net amount paid for claims in all countries | | | $ 128,279 89 |
| Commission or brokerage | | | 34,794 77 |
| Amount of dividends paid during the year at 6 p.c. | | | 33,057 45 |
| Paid for salaries: Home Office officials and staff, $26,555.05, do., general and special agents, $5,050; fees: directors, $880; auditors, $250; travelling expenses, officials, $744.50; agents, $1,490.09 | | | 34,669 64 |
| Taxes and licenses | | | 5,852 38 |
| Miscellaneous expenditure, viz.: Legal expenses, $1,461.25; rents, $2,400; maps and plans, $1,527.44; advertising, $751.15; postage, telephone, express and telegrams, $950.15; miscellaneous expenses, $556.57; underwriters' boards, tariff associations, etc., $1,715.70; printing and stationery, $2,043.10; grain insurance expenses, $1,110.04; furniture and fixtures, $1,660.28; adjustment expenses, $1,353.21; real estate sales, $2,952.95 | | | 18,481 84 |
| Total expenditure | | | $ 255,135 97 |

THE PACIFIC COAST—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | | $ 1,034,215 37 |
| Amount of income as above | | 309,952 33 |
| Total | | $ 1,344,167 70 |
| Amount of expenditure as above | $ 255,135 97 | |
| Amount written off ledger assets | 5,000 00 | |
| | | 260,135 97 |
| Balance net ledger assets at December 31, 1919 ($1,098,257.97 less $14,226.24 ledger liability) | | $ 1,084,031 73 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 5,802 07 |
| Amount of commission thereon | 2,031 17 |
| Amount of losses recovered from said companies | 3,156 53 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $1,992.16; carried out at 80 per cent | 1,593 73 |
| Amount of losses and adjustment expenses due and recoverable from such companies | 511 20 |
| Amount of reinsurance premiums payable to such companies | 444 06 |

SUMMARY OF RISKS AND PREMIUMS.

| Fire Risks. | In Canada. | | In Other Countries. | | Totals in all Countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1919 | 21,627,115 | 292,661 73 | 7,851,885 | 36,642 28 | 29,479,000 | 329,304 01 |
| Taken during the year, new and renewed | 29,161,442 | 324,141 33 | 31,807,493 | 92,359 17 | 60,968,935 | 416,500 50 |
| Total | 50,788,557 | 616,803 06 | 39,659,378 | 129,001 45 | 90,447,935 | 745,804 51 |
| Deduct terminated | 22,157,641 | 306,817 90 | 26,887,777 | 93,511 05 | 49,045,418 | 400,328 95 |
| Gross in force at end of 1920 | 28,630,916 | 309,985 16 | 12,771,601 | 35,490 40 | 41,402 517 | 345,475 56 |
| Deduct reinsured | 9,972 196 | 114,355 66 | | | 9,972,196 | 114,355 66 |
| Net in force at end of 1920 | 18,658,720 | 195,629 50 | 12,771,601 | 35,490 40 | 31,430,321 | 231,119 90 |

SCHEDULE A.

Real estate owned by the Company:—

| | Actual cost. | Book value. |
|---|---|---|
| Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541 | $ 163,855 20 | $ 163,855 20 |
| " R.E. No. 4, Lot 10, Blk. 354, D.L. 526 | 9,429 61 | 10,160 86 |
| " Lots 18, 19 and 20; B. 55; D.L. 541 | 101,603 89 | 101,603 89 |
| North Vancouver, B.C., Lots 22, 23, 25 and 26; B. 6; Sub-div. B. of 526 | 33,030 50 | 33,030 50 |
| Vancouver, B.C., Lot. 4; B. 2; Sub. E. of D.L. 183 | 16,509 80 | 16,509 80 |
| " Tds Sub. Lots 20, 21, 22; B. 94; D.L. 541 | 26,030 97 | 26,030 97 |
| " Lot 18, E ½ and W 10', of 17; B. 425; D.L. 526 | 1,263 81 | 1,303 66 |
| " R.E. 19, E ½ of L. 4, W. ½ of 5, B. 445, D.L. 526 | 1,549 90 | 1,586 90 |
| " North part lot 6, B. 16; D.L. 541 | 240,060 00 | 188,060 00 |
| " Lots 29 and 30; B. 82; D.L. 196 and 181 | 8,002 27 | 8,002 27 |
| " R.E. 23, W. ½ L. 16; B. 30; D.L. 185 | 5,402 10 | 5,402 10 |
| Totals | $ 606,738 05 | $ 555,546 15 |

THE PACIFIC COAST—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | $ 41,000 00 | $ 60,717 56 | $ 61,000 00 |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 20,000 00 | | |
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | 20,000 00 | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 53,000 00 | 112,588 16 | 113,000 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 40,000 00 | | |
| *Dom. of Canada Victory Loan, 1933, 5½ p.c. | 35,000 00 | 35,280 00 | 35,000 00 |
| United Kingdom, 1937, 5½ p.c. | 40,000 00 | 40,334 12 | 40,334 12 |
| Province of Saskatchewan, 1934, 5¼ p.c. | 19,953 33 | 20,102 65 | 20,102 65 |
| *Cities*— | | | |
| *Edmonton, 1933 to 1941, 4½ p.c. | 14,862 98 | 13,877 30 | 12,633 53 |
| *Edmonton, 1934 to 1942, 4½ p.c. | 43,236 91 | 40,369 54 | 36,319 00 |
| *Twp.*— | | | |
| **Richmond, B.C., 1962, 4½ p.c. | 10,000 00 | 8,316 00 | 7,600 00 |
| Richmond, B.C., 1962, 4½ p.c. | 10,000 00 | 8,316 00 | 7,600 00 |
| Miscellaneous— | | | |
| National Finance Co., 1915, 8 p.c. | 53,000 00 | 20,000 00 | 20,000 00 |
| Total par, book and market values | $ 400,053 22 | $ 359,901 33 | $ 353,589 30 |

SCHEDULE C.

Stock owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock | $ 21,900 00 | $ 27,594 00 | $ 17,520 00 |

*On deposit with Receiver General. **$2,000 on deposit with Receiver General.

## THE PACIFIC MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, L. H. WRIGHT—Vice-President, L. G. McPHILLIPS—Secretary-Treasurer, WYMAN JONES—Principal Office, Vancouver, B.C.

(Incorporated July 13, 1906, by an Act of the Parliament of Canada, 6 Edward VII, Chapter 140. Dominion license issued June 9, 1920).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock or guaranteed capital authorized | $ 1,000,000 00 |
| Amount subscribed | 505,500 00 |
| Amount paid thereon in cash | 264,060 00 |

*(For List of Shareholders, see Appendix).*

| | | |
|---|---|---|
| Book value of real estate | | $ 7,500 00 |
| Loans secured by mortgages, first liens | | 20,000 00 |
| Book value of debentures owned *(For details, see Schedule B)* | | 283,868 00 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Vancouver, B.C. | $ 15,406 95 | |
| " " " Montreal | 9,801 04 | |
| " " " Halifax | 4,920 54 | |
| " " " Toronto | 1,644 03 | |
| " " " London | 5,831 21 | |
| American National Bank, San Francisco | 1,222 41 | |
| Barclays Bank, Limited, London | 5,366 41 | |
| Commercial Bank of Australia, Sydney | 10,570 21 | |
| Ulster Bank, Limited, Belfast, Ireland | 2,547 79 | |
| Banque D'Anvers, Antwerp | 408 08 | |
| National Bank , Antwerp | 200 00 | |
| Chartered Bank of India, Australia and China | 4,021 44 | |
| Royal Bank of Canada, Paris | 1,088 39 | |
| Dominion Bank | 105 84 | |
| First National Bank, Seattle | 1,751 67 | |
| Gross | $ 64,886 01 | |
| Less overdraft, Bank of Nova Scotia, New York | 37 54 | |
| Net cash in banks | | 64,848 47 |
| Total ledger assets | | $ 376,216 47 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds and debentures over book value | | 101 10 |
| Interest accrued | | 2,596 55 |
| Agents' balances and premiums uncollected: | | |
| Fire | $ 7,468 44 | |
| Automobile (A) | 264 31 | |
| Marine | 246,716 99 | |
| Total | | 254,449 74 |
| Maps and plans, $250; furniture and fixtures, $144.74 | | 394 74 |
| Reinsurance losses, marine | | 45,868 18 |
| Gross assets | | $ 679,626 78 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 1 23 | |
| Net amount of automobile (A) claims, unadjusted | 63 00 | |
| Net amount of claims unsettled | | $ 64 23 |

THE PACIFIC MARINE—*Continued.*

LIABILITIES—*Continued.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Fire | $ 8,596 95 | |
| Automobile (A) | 220 40 | |
| Automobile (B) | 125 52 | |
| Total, $8,942.87; carried out at 80 per cent | | 7,154 30 |
| Due for reinsurance premiums (fire) | | 2,179 04 |
| Marine underwriting account | | 267,972 02 |
| Dividends declared but not yet due | | 10,562 40 |
| Accounts payable | | 66,575 28 |
| Taxes due and accrued | | 534 07 |
| Salaries, rent, etc., due and accrued | | 100 00 |
| Total liabilities | | $ 355,141 34 |
| Excess of assets over liabilities | | $ 324,485 44 |
| Capital paid in cash | | 264,060 00 |
| Surplus over liabilities and paid up capital | | $ 60,425 44 |

INCOME.

| Premiums. | Class of Business. | | | Marine. |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 14,049 31 | 238 40 | 251 05 | 359,093 46 |
| Less reinsurance | 4,153 77 | | | |
| Less return premiums | 1,253 16 | 33 75 | 15 00 | 9,667 53 |
| Total deduction | 406 93 | | | |
| Net cash received | 8,642 38 | 204 65 | 236 05 | 349,425 93 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 358,509 01 |
| Received for interest | | 22,032 49 |
| " rent | | 351 42 |
| Profit on sale of bonds | | 190 00 |
| Total | | $ 381,082 92 |
| Received for calls on capital | | 1,200 00 |
| Total income | | $ 382,282 92 |

EXPENDITURE.

| Claims. | Class of Business. | | Marine. |
|---|---|---|---|
| | Fire. | Automobile (B). | |
| | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring during the year | 1,165 44 | 2 05 | 436,670 84 |
| Less reinsurance | 59 66 | | |
| Total net payment for claims | 1,105 78 | 2 05 | 436,670 84 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | | $ 437,778 67 |
| Dividends | | 18,400 20 |
| Taxes, fire, $550.12; other, $26,233.42 | | 26,783 54 |
| Commissions, salaries and other expenses | | 8,859 92 |
| Miscellaneous expenditure, (Fire) viz.:—Furniture and fixtures, $97.87; loss on exchange, $807.33 | | 905 20 |
| Total expenditure | | $ 492,727 53 |

THE PACIFIC MARINE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1920 | $ 486,661 08 |
| Amount of cash income | 382,282 92 |
| Total | $ 868,944 00 |
| Amount of expenditure | 492,727 53 |
| Balance, net ledger assets at December 31, 1920 | $ 376,216 47 |

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A.) | Automobile (B.) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Taken in 1920, new | 1,329,687 | 21,418 15 | 440 81 | 251 05 |
| Less ceased | 17,595 | 177 97 | | W |
| Gross in force at end of 1920 | 1,312,092 | 21,240 18 | | 251 05 |
| Less reinsured | 408,753 | 6,770 77 | | |
| Net in force at end of 1920 | 903,339 | 14,469 41 | 440 81 | 251 05 |

SCHEDULE (B).

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debentures owned by the Co.:— | | | |
| *On deposit with Receiver General:—* | | | |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | $ 65,000 00 | $ 65,000 00 | $ 65,000 00 |
| " " 1934, 5½ p.c. | 8,000 00 | 8,000 00 | 8,000 00 |
| " " 1937, 5½ p.c. | 9,000 00 | 8,924 13 | 8,924 13 |
| Total on deposit with Receiver General | $ 82,000 00 | $ 81,924 13 | $ 81,924 13 |
| *Held by Company:—* | | | |
| Dom. of Can. War Loan, 1925, 5 p.c. | 1,200 00 | 1,170 00 | 1,128 00 |
| " " 1934, 5½ p.c. | 45,000 00 | 45,000 00 | 45,000 00 |
| " " 1937, 5½ p.c. | 31,000 00 | 30,738 67 | 30,738 67 |
| British War Loan, 1960/1900, 4 p.c. | 57,105 00 | 48,539 25 | 48,539 25 |
| " 1929/1947, 5 p.c. | 60,750 00 | 57,502 30 | 57,502 30 |
| Australian Loan, 1927, 5 p.c. | 4,860 00 | 4,860 00 | 4,860 00 |
| City of Regina, 1929, 5 p.c. | 5,000 00 | 4,657 90 | 4,750 00 |
| Dist. of Saanich, B.C., 1930, 5½ p.c. | 5,000 00 | 4,826 75 | 4,826 75 |
| University of Alberta, 1st Mtge. (g'teed. by Province of Alberta), 1924, 4½ p.c. | 5,000 00 | 4,649 00 | 4,700 00 |
| Total par, book and market values | $ 296,915 00 | $ 283,868 00 | $ 283,969 10 |

## THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Managing Director, E. ROGER OWEN—Secretary, HENRY MANN—Principal Office—London, Eng.—Chief Agent in Canada, W. S. JOPLING—Head Office in Canada, Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash, £200,000 | $ 973,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General viz.:— | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 86,000 00 | $ 85,140 00 | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 40,000 00 | 40,000 00 | |
| Dom. of Canada, 1924, 5½ p.c. | 10,000 00 | 10,000 00 | |
| British Govt. War Loan, 1929–1947, 5 p.c. | 48,666 66 | 46,233 33 | |
| British Gov't. Funding Loan, 1960–1990, 4 p.c. | 146,000 00 | 138,700 00 | |
| New Zealand Govt. Cons. Stock, 1929, 4 p.c | 82,733 33 | 71,150 66 | |
| Corp. Point Grey, 1961, 5 p.c. | 12,166 67 | 10,341 66 | |
| Town of Longue Pointe School, 1951, 5 p.c. | 50,000 00 | 44,000 00 | |
| Town of Maisonneuve School, 1951, 4½ p.c. | 7,000 00 | 5,600 00 | |
| Can. Perm. Mtge. Corp. 1924, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Total on deposit with Receiver General | $ 532,566 66 | $ 501,165 65 | |
| Carried out at market value | | | $ 501,165 65 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash on deposit with Western Canada Grain Association | | 1,000 00 |
| Cash at Chief Agency | | 9,670 05 |
| Cash in banks— | | |
| Union Bank of Canada, Montreal | $ 39,328 41 | |
| Union Bank of Canada, Winnipeg | 4,492 58 | |
| Union Bank of Canada, Vancouver | 5,920 10 | |
| Bank of Nova Scotia, St. John, N.B. | 5,241 56 | |
| Total cash in banks | | 54,982 65 |
| Agents' balances and premiums uncollected— | | |
| Fire ($1,305.48 on business prior to Oct. 1, 1920) | $ 48,355 64 | |
| Automobile (A) ($47.30 on business prior to Oct. 1, 1920) | 1,898 95 | |
| Automobile (B) | 388 83 | |
| Total | | 50,644 42 |
| Total assets in Canada | | $ 617,462 77 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 19,279 17 | |
| Net amount of Automobile (A) claims, unadjusted | 441 00 | |
| Net amount of Automobile (B) claims, unadjusted | 165 00 | |
| Total net amount of unsettled claims | | $ 19,885 17 |

THE PALATINE—*Continued.*

LIABILITIES IN CANADA—*Continued.*

| | | |
|---|---|---|
| Reserve of unearned premiums— | | |
| Fire | $ 329,020 24 | |
| Automobile (A) | 2,986 51 | |
| Automobile (B) | 1,337 10 | |
| Total $333,343.85; carried out at 80 p.c. | | 266,675 08 |
| Taxes due and accrued | | 9,046 55 |
| Due to Commercial Union | | 5,373 67 |
| Reinsurance premiums due, Auto. (A) 617.82; Auto. (B), $30.62 | | 648 44 |
| Total liabilities in Canada | | $ 301,628 91 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 610,368 72 | 6,742 93 | 2,800 62 | |
| Less reinsurance | 30,331 96 | 630 58 | 123 64 | |
| Less return premiums | 92,321 16 | 1,720 49 | 431 67 | |
| Total deduction | 122,653 12 | 2,351 07 | 555 31 | |
| Net cash received | 487,715 60 | 4,391 88 | 2,245 31 | |
| Net cash received for premiums for all classes of business | | | | $ 494,352 79 |
| Cash received for interest on investments | | | | 25,811 27 |
| Total income in Canada | | | | $ 520,164 06 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A) | Automobile (B) | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 16,544 79 | | | |
| Less savings and salvage | 607 05 | | | |
| Less reinsurance | 19 87 | | | |
| Total deduction | 626 92 | | | |
| Net payment for said claims | 15,917 87 | | | |
| Paid for claims occurring during the year | 247,424 48 | 528 99 | 230 85 | |
| Less savings and salvage | 3,913 18 | | | |
| Less reinsurance | 12,870 96 | | | |
| Total deduction | 16,784 14 | | | |
| Net payment for said claims | 230,640 34 | | | |
| Total net payment for claims | 246,558 21 | 528 99 | 230 85 | |

THE PALATINE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 247,318 05 |
| Commission and brokerage, fire, $98,445.99; other, $1,803.77 | | 100,249 76 |
| Commission on profits, fire | | 4,484 87 |
| Taxes, fire, $14,333.68; other, $290.14 | | 14,623 82 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $14,750.55; other, $13,885.67; Fees:—Auditors, $390.28 | | 29,026 50 |
| †Miscellaneous expenditure, viz.:—Advertising, $494.37; office expenses, $2,551.77; furniture and fixtures, $329.71; inspections and surveys, $4,740.57; legal expenses, $110.24; maps and plans, $960.78; automobile, $453.93; postage, telegrams, telephones and express, $2,071.67; printing and stationery, $3,270.89; rents, $2,423.02; underwriters' boards, associations, etc., $5,931.44 | | 23,338 39 |
| Total expenditure in Canada | $ | 419,041 39 |

*(Of which $28,776.41 belongs to Fire business.) †(Of which $22,315.35 belongs to Fire business.)

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A). | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 50,889,000 | 573,289 61 | | |
| Taken in 1920, new | 46,211,998 | 487,354 31 | 9,274 89 | 3,319 06 |
| Renewed | 10,056,873 | 111,376 94 | | |
| Totals | 107,157,871 | 1,172,020 86 | | |
| Less ceased | 50,056,103 | 513,855 38 | 1,975 47 | 521 23 |
| Gross in force at end of 1920 | 57,101,768 | 658,165 48 | 7,299 42 | 2,797 83 |
| Less reinsured | 3,195,960 | 34,682 03 | 1,326 40 | 123 64 |
| Net in force at end of 1920 | 53,905,808 | 623,483 45 | 5,973 02 | 2,674 19 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

REVENUE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Amount of Insurance Fund at the beginning of the year | 801,644 10 11 | Claims under Policies paid and outstanding after deduction of Reinsurances | 453,379 14 7 |
| Premiums after deduction of Reinsurances | 945,177 19 4 | Commission and Brokerage | 159,268 8 10 |
| Interest not carried to Profit and Loss Account | 9 16 8 | State Charges—Foreign | 51,444 2 11 |
| | | Contributions to Fire Brigade | 1,887 5 9 |
| | | Expenses of Management | 132,275 17 0 |
| | | Bad debts | 103 6 10 |
| | | Amount to Profit and Loss Account | 60,000 0 0 |
| | | Amount of Insurance Fund at the end of the year | 888,473 11 0 |
| | £ 1,746,832 6 11 | | £1,746,832 6 11 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance of last year's Account | 80,924 11 2 | Dividends paid to Ordinary Shareholders for 1919 | 80,924 11 2 |
| Transferred from Revenue Account | 60,000 0 0 | Dividends paid to Preference Shareholders | 35 0 0 |
| Interest and Dividends | 51,978 4 1 | Amount transferred to Investment Reserve and Contingency Fund | 27,762 16 5 |
| | | Balance carried to next year's Account | 84,180 7 8 |
| | £ 192,902 15 3 | | £ 192,902 15 3 |

THE PALATINE—*Concluded.*

BALANCE SHEET.

| LIABILITIES. | £ | s. | d. | ASSETS. | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Shareholders' Capital— | | | | Investments— | | | |
| Preference—100 shares of £10 each, fully paid | 1,000 | 0 | 0 | British Government Securities | 102,486 | 11 | 7 |
| Ordinary—19,901 shares of £10 £10 each fully paid | 199,000 | 0 | 0 | Colonial Government Securities | 49,819 | 13 | 1 |
| Insurance Fund | 888,473 | 11 | 0 | Colonial Municipal Securities | 13,898 | 16 | 4 |
| Investment Reserve and Contingency Fund | 35,000 | 0 | 0 | Foreign Government Securities | 263,094 | 12 | 2 |
| Reinsurance Fund | 44,142 | 19 | 11 | Foreign Municipal Securities | 103,239 | 0 | 11 |
| Claims admitted or intimated but not paid, *less* amounts recoverable under Reinsurances— | | | | Railway and other Debentures Stocks—Home and Foreign | 305,238 | 17 | 10 |
| Fire £ 130,149 0 0 | | | | Railway and other Preference and Guaranteed Stocks | 41,718 | 10 | 8 |
| Accident 1,182 11 7 | | | | Ordinary Stocks | 4,229 | 11 | 2 |
| | 131,331 | 11 | 7 | Branch and Agency Balances | 266,331 | 5 | 7 |
| Amounts due to Agents and others 26,191 3 2 | | | | Bills receivable | 171 | 13 | 0 |
| Amounts due to Commercial Union Assurance Company Limited 10,760 11 9 | | | | Outstanding Interest | 2,234 | 6 | 7 |
| Amounts due to other Companies for Reinsurances and Losses 124,417 12 3 | | | | Amounts due by other Companies for Reinsurances and Losses | 141,741 | 3 | 10 |
| | 161,369 | 7 | 2 | Cash:— | | | |
| Profit and Loss Account | 84,180 | 7 | 8 | On Deposit £ 5,102 0 10 | | | |
| | | | | In hand and on Current Account 245,191 13 9 | | | |
| | | | | | 250,293 | 14 | 7 |
| | £1,544,497 | 17 | 4 | | £1,544,497 | 17 | 4 |

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, P. HOTTINGUER—Principal Office, Paris, France—Chief Agent in Canada, T. F. DOBBIN—Head Office in Canada—17 St. John St., Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 800,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| 1,113,333 Francs (French Rentes), 3 p.c. | $ 240,606 67 | $ 168,875 00 | |
| 1,250,000 Francs (French Rentes), 4 p.c. | 241,250 00 | 168,875 00 | |
| | $ 481,856 67 | $ 337,750 00 | |
| Carried out at market value | | | $ 337,750 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 4,232 78 |
| Cash in Bank of Montreal, Montreal | 52,687 94 |
| Agents' balances and premiums uncollected | 22,553 80 |
| Office furniture and plans | 2,399 64 |
| All other assets | 1,000 00 |
| Total assets in Canada | $ 420,624 16 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 11,836 00 | |
| Net amount of claims, resisted, (not in suit accrued prior to 1920) | 2,260 00 | |
| Total net amount of unsettled claims | | $ 14,096 00 |
| Reserve of unearned premiums, $133,070.70; carried out at 80 per cent | | 106,456 56 |
| Due and accrued for salaries, rent, etc. | | 1,352 15 |
| Taxes due and accrued | | 3,576 67 |
| Reinsurance premiums due | | 2,496 39 |
| Total liabilities in Canada | | $ 127,977 77 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 324,267 71 | |
| Deduct reinsurances, $65,774.73; return premiums, $53,728.67 | 119,503 40 | |
| Net cash received for premiums | | $ 204,764 31 |
| Bank interest | | 538 83 |
| Total income in Canada | | $ 205,303 14 |

THE PHENIX FIRE OF PARIS—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 5,775 41 | |
| Deduct savings and salvage, $125.75; reinsurance, $1,039.05 | 1,164 80 | |
| Net paid for said claims | $ 4,610 61 | |
| Amount paid for claims occurring during the year | $ 99,968 81 | |
| Deduct savings and salvage, $617.85; reinsurances, $23,571.04 | 24,188 89 | |
| Net amount paid for said claims | $ 75,779 92 | |
| Total net amount paid for claims | | $ 80,390 53 |
| Commission or brokerage | | 43,787 60 |
| Commission on profits | | 2,340 41 |
| Taxes | | 7,023 16 |
| Miscellaneous expenditure, viz.:—Board fees, etc., $2,512.13; administration, $21,262.06; maps and plans, $603.70; agency charges, $479.62 | | 24,857 51 |
| Total expenditure in Canada | | $ 158,399 21 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 19,840,358 | 229,814 45 |
| Taken in 1920, new | 33,460,789 | 326,137 10 |
| Totals | 53,301,147 | 555,951 55 |
| Less ceased | 26,598,671 | 242,314 33 |
| Gross in force at end of 1920 | 26,702,476 | 313,637 22 |
| Less reinsured | 6,038,339 | 63,569 13 |
| Net in force at end of 1920 | 20,664,137 | 250,068 09 |

(*For General Business Statement, see Appendix.*)

## PHŒNIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, Sir GERALD H. RYAN, Bart.—General Manager, R. Y. SKETCH—Principal Office—Phœnix House, King William St., London, E.C., Eng.—Chief Agents in Canada, Messrs. R. MacD. PATERSON and J. B. PATERSON—Head Office in Canada, Montreal.

(Organized A.D. 1782. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7–8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £ 3,667,795 | $17,849,935 42 |
| Amount paid thereon in cash | 880,000 | 4,282,666 60 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | | $ 883,863 34 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of real estate | | 110,000 00 |
| Market value of bonds held by Company (*For details, see Schedule C*) | | 165,000 00 |
| Market value of stock held by Company (*For details, see Schedule D.*) | | 814,240 00 |
| Cash at head office in Canada | | 132 59 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 237,812 58 | |
| Bank of Montreal, Vancouver | 34,151 91 | |
| Bank of Montreal, Toronto | 102 20 | |
| Bank of Montreal, Winnipeg | 651 89 | |
| Bank of Montreal, Halifax | 7,389 41 | |
| Total cash in banks | | 280,107 99 |
| Agents' balances and premiums uncollected ($4,639.76 on business prior to Oct. 1, 1920) | | 175,586 02 |
| Interest accrued | | 16,459 53 |
| Office furniture and plans | | 15,358 49 |
| Employees' Victory Bond account | | 263 93 |
| Deposit with Royal Trust Co. | | 9,148 08 |
| All other non-ledger assets | | 31,310 38 |
| Total assets in Canada | | $ 2,501,470 35 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 58,107 18 | |
| Net amount of claims, resisted, in suit | 4,005 00 | |
| Net amount of claims, resisted, not in suit | 3,781 00 | |
| Total net amount of unsettled claims ($4,338 accrued prior to 1920) | | $ 65,893 18 |
| Reserve of unearned premiums, $866,619.43; carried out at 80 per cent | | 693,295 54 |
| Taxes due and accrued | | 88,177 29 |
| Total liabilities in Canada | | $ 847,366 01 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,733,096 67 | |
| Deduct reinsurances, $156,747.54; return premiums, $279,749.95 | 436,497 49 | |
| Net cash received for premiums | | $ 1,296,599 18 |
| Received for interest on investments paid direct to head office | | 71,100 24 |
| Endorsement fees | | 6 00 |
| Received for rents | | 3,409 86 |
| Total income in Canada | | $ 1,371,115 28 |

PHŒNIX ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 19,156 36 | |
| Deduct reinsurances | 299 45 | |
| Net amount paid for said claims | $ 18,856 91 | |
| Amount paid for claims occurring during the year | $ 370,548 12 | |
| Deduct reinsurances | 21,123 72 | |
| Net amount paid for said claims | $ 349,424 40 | |
| Total net amount paid for claims | | $ 368,281 31 |
| Commission or brokerage | | 266,352 01 |
| Commission on profits | | 18,035 59 |
| Salaries, $108,620.09; fees, directors, $600; auditors, $825; travelling expenses, $10,853.93 | | 120,899 02 |
| Taxes | | 36,375 58 |
| Miscellaneous expenditure, viz.:—Advertising, $2,621.61; office expenses, $12,424.06; board of underwriters, $17,617.03; legal expenses, $104.80; maps and plans, $2,021.54; postage, telegrams, telephones and express, $5,715.31; stationery and printing, $8,552.46; rents, $5,755.26; sundries, $7,820.19; furniture and fixtures, $225.38; total, $62,857.64 (less $31,310.38, proportion general expenses recovered from Acadia Fire Insurance Co.) | | 31,547 26 |
| Total expenditure in Canada | | $ 841,490 77 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 150,650,904 | 1,815,972 34 |
| Taken in 1920 New | 104,755,455 | 1,301,454 29 |
| Renewed | 38,861,111 | 470,463 72 |
| Totals | 294,267,470 | 3,587,890 35 |
| Less ceased | 108,236,233 | 1,666,627 20 |
| Gross in force at end of 1920 | 186,031,237 | 1,921,263 15 |
| Less reinsured | 16,875,720 | 169,125 50 |
| Net in force at end of 1920 | 169,155,517 | 1,752,137 65 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | $ 72,000 00 | $ 72,000 00 |
| Prov. of Quebec inscribed stock, 1937, 3 p.c. | 84,553 33 | 61,723 93 |
| *Cities*— | | |
| Calgary, 1931, 4½ p.c. | 7,786 67 | 6,852 27 |
| Calgary, 1941, 4½ p.c. | 32,120 00 | 26,980 80 |
| Edmonton, 1930, 4½ p.c. | 26,280 00 | 23,126 40 |
| Edmonton, 1950, 4½ p.c. | 17,520 00 | 14,191 20 |
| Edmonton, 1928, 5 p.c. | 24,333 33 | 22,630 00 |
| Edmonton, 1933, 5 p.c. | 34,066 67 | 31,341 34 |
| Edmonton, 1948, 5 p.c. | 24,333 33 | 21,413 33 |
| Montreal, 1925, 4 p.c. | 6,000 00 | 5,580 00 |
| Montreal reg'd stock, 1953, 4½ p.c. | 18,006 67 | 16,386 06 |
| New Westminster, 1959, 5 p.c. | 48,666 67 | 41,366 67 |
| Port Arthur, 1940, 4½ p.c. | 43,800 00 | 37,668 00 |
| Regina, 1923, 5 p.c. | 24,333 33 | 22,873 33 |
| Toronto, 1944, 3½ p.c. | 73,000 00 | 56,940 00 |
| Toronto, 1945, 3½ p.c. | 14,600 00 | 11,388 00 |
| Victoria, 1959, 4 p.c. | 45,746 66 | 34,310 00 |
| Victoria, 1960, 4 p.c. | 24,333 34 | 18,250 00 |
| Westmount, 1954, 4 p.c. | 50,000 00 | 41,000 00 |
| Winnipeg, 1940, 4 p.c. | 48,666 67 | 40,880 00 |
| Winnipeg, 1940/1960, 4 p.c. | 36,500 00 | 28,835 00 |

PHŒNIX ASSURANCE—*Continued.*

SCHEDULE B—*Concluded.*

| | | |
|---|---|---|
| *Railways—* | | |
| Can. Nor. Ry. deb. stock (g'teed by Dom. Govt.,) 1953, 3 p.c. | 24,333 33 | 15,816 67 |
| Can. Nor. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt. 1958, 3½ p.c. | 38,933 33 | 28,032 00 |
| Can. Nor. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c. | 82,733 33 | 58,740 67 |
| Can. Nor. Ont. Ry., 1st mtge. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c | 24,333 33 | 18,736 67 |
| Can. Nor. Ont. Ry., 1st mtge. stock (g'teed by Dom. Govt.), 1961, 3½ p.c. | 114,366 67 | 82,344 00 |
| G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c. | 70,566 67 | 44,457 00 |
| Total on deposit with Receiver General | $1,111,913 33 | $ 883,863 34 |

SCHEDULE C.

| | | |
|---|---|---|
| *Bonds held by Royal Trust for Company—* | | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | $ 15,000 00 | $ 15,000 00 |
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | 150,000 00 | 150,000 00 |
| Total par and market values | $ 165,000 00 | $ 165,000 00 |

SCHEDULE D.

| | | |
|---|---|---|
| *Stock held by Company—* | | |
| 9,650 shares Acadia Fire Ins. Co. | $ 386,000 00 | $ 814,240 00 |

PHŒNIX ASSURANCE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

FIRE REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of funds at the beginning of the year— | | | Claims paid and outstanding | | 2,285,205 0 7 |
| Reserve for unexpired risks | 906,000 0 0 | | Contributions to fire brigades | 23,887 4 7 | |
| General reserve | 1,387,000 0 0 | | Commission | 792,195 0 3 | |
| | | 2,293,000 0 0 | Colonial and Foreign Taxes | 145,285 5 5 | |
| Premiums | | 5,171,578 5 8 | Expenses of management | 1,202,165 9 6 | |
| | | | | | 2,163,532 19 9 |
| | | | Transferred to profit and loss account | | 328,321 2 6 |
| Transferred from "Norwich Union Fire" Adjustment Account | | 1,381,480 17 2 | Amounts of funds at the end of the year— | | |
| | | | Reserve for unexpired risk | 2,069,000 0 0 | |
| | | | General reserve | 2,000,000 0 0 | |
| | | | | | 4,069,000 0 0 |
| | | £8,846,059 2 10 | | | £8,846,059 2 10 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Balance of last year's account | | 335,374 15 6 | Dividends paid | | 338,800 0 0 |
| Transferred from "Norwich Union Fire" (Adjustment Account | | 365,976 12 7 | Interest on debenture stocks (less income tax) | | 49,735 8 0 |
| Interest, dividends and rents— | | | Bad and doubtful debts | | 737 7 3 |
| Not carried to other accounts | 503,360 11 0 | | Securities written down | | 223,644 9 6 |
| *Less* income tax thereon | 146,114 0 4 | | Office Premises Account | | 25,000 0 0 |
| | | 357,246 10 8 | Transferred:— | | |
| Trading profit transferred— | | | To Marine Department | | 118,348 7 2 |
| From fire account | 328,321 2 6 | | Accident Department | | 64,000 0 0 |
| " Accident account | 61,161 12 8 | | Sinking Fund and Capital Redemption Dept. | | 10,900 0 0 |
| " Marine account | 67,000 0 0 | | Balance carried forward | | 580,635 1 6 |
| " Life account | 30,867 0 0 | | | | |
| | 487,349 15 2 | | | | |
| Less income, excess profits and other taxes | 135,162 9 4 | | | | |
| | | 352,187 5 10 | | | |
| Transfer fees | | 1,015 8 10 | | | |
| | | £ 1,411,800 13 5 | | | £1,411,800 13 5 |

PHŒNIX ASSURANCE—*Concluded.*

BALANCE SHEET.

| LIABILITIES | £ s. d. | £ s. d. |
|---|---|---|
| Capital (fully subscribed) £3, 667,795— | | |
| In 309,755 £10 shares, £1 paid | 309,755 0 0 | |
| In 130,245 £1 shares, fully paid | 130,245 0 0 | |
| In 440,000 £1 shares ("Norwich Union Fire" shares) | 440,000 0 0 | |
| | | 880,000 0 0 |
| Fire Insurance Funds | | 4,069,000 0 0 |
| Marine Insurance Funds | | 1,784,000 0 0 |
| Accident Insurance Funds | | 1,150,000 0 0 |
| Profit and Loss Account | | 580,635 1 6 |
| 4% Debenture Stock (Law Life) | 1,000,000 0 0 | |
| " (1911) | 277,950 0 0 | |
| " (Norwich and London) | 494,287 0 0 | |
| | | 1,772,237 0 0 |
| Interest accrued but not due | | 5,903 15 4 |
| Claims admitted but not paid | | 729,532 2 8 |
| Outstanding accounts— | | |
| Fire Departments | | 1,022,467 7 2 |
| Accident Departments | | 30,249 15 7 |
| Marine Departments | | 1,421,492 5 5 |
| Dividends | | 1,464 11 10 |
| Debenture Stock Interest | | 33 15 2 |
| Bills payables | | 15,264 19 5 |
| Due to Life Department | | 40,226 12 7 |
| | | £13,502,567 6 8 |

| ASSETS. | £ s. d. |
|---|---|
| By mortgages on property within the United Kingdom | 446,608 12 0 |
| By mortgages on property outside the United Kingdom | 3,711 6 10 |
| Investments— | |
| British Government securities | 2,933,239 3 10 |
| Municipal and County Securities | 53,113 11 8 |
| Indian and Colonial Government securities | 612,108 0 10 |
| Indian and Colonial Provincial securities | 92,724 10 10 |
| Indian and Colonial Municipal securities | 271,141 2 4 |
| Foreign Government securities | 1,278,662 13 10 |
| Foreign Provincial securities | 186,998 11 5 |
| Foreign Municipal securities | 593,371 16 9 |
| Railway and other debentures and debenture stock— | |
| Home and Foreign | 1,755,574 19 0 |
| Railway and other preference and guaranteed stocks | 252,595 5 9 |
| Railway and other ordinary stocks | 298,868 5 11 |
| Deposit with High Court:— | |
| £7,500 Bank of England Stock | 12,243 15 0 |
| Rent charges | 3,931 13 10 |
| House property and land | 922,166 6 11 |
| Freehold Ground Rents | 20,000 0 0 |
| Salvage Corps Premises | 25,029 3 1 |
| Life interests | 7,116 18 4 |
| Outstanding premiums | 952,889 14 1 |
| Bills receivable | 37,387 2 0 |
| Branch and agency balances | 1,437,559 17 11 |
| Interest accrued, less income tax | 82,238 12 10 |
| Outstanding Interest, Dividends and Rents | 3,739 5 4 |
| Cash, in hand on Current Account | 834,713 4 9 |
| Cash on deposit | 217,239 0 8 |
| Loans on Life Interests | 66,621 2 2 |
| Loans on reversions | 14,723 6 9 |
| Loans on stocks and shares | 60,000 0 0 |
| Loans on parochial and other rates | 26,250 2 0 |
| | £13,502,567 6 8 |

## THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, Edw. MILLIGAN—Secretary, THOMAS C. TEMPLE—Principal Office, Hartford, Conn.—Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $10,000,000 00 |
| Amount subscribed and paid in cash | 3,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 489,694 33 |
| *Other Assets in Canada.* | | |
| Cash at head office in Canada | | 273 23 |
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Montreal | $ 61,503 56 | |
| Bank of Nova Scotia, St. John, N.B. | 22,210 43 | |
| Imperial Bank of Canada (savings acct.) | 189,011 52 | |
| Total cash in banks | | 272,725 51 |
| Agents' balances and premiums uncollected, fire, ($6,997.95 on business prior to Oct. 1, 1920) | | 103,676 64 |
| Interest accrued | | 8,372 60 |
| Hail losses recoverable | | 26 37 |
| Total assets in Canada | | $ 874,768 68 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 11,509 74 | |
| Net amount of fire claims, unadjusted | 10,101 37 | |
| Net amount of fire claims, resisted, in suit (accrued in previous years) | 1,637 90 | |
| Net amount of automobile (A) claims, unadjusted | 3,299 00 | |
| Total net amount of unsettled claims | | $ 26,548 01 |
| Reserve of unearned premiums, fire, $363,450.85; automobile (A), $11,623.27. Total, $375,074.12; carried out at 80 per cent | | 300,059 30 |
| Taxes due and accrued (estimated) | | 30,112 20 |
| Due and accrued for salaries, rents, etc | | 400 00 |
| Reinsurance and return premiums | | 12,101 47 |
| Total liabilities in Canada | | $ 369,220 98 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Hail. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 819,407 59 | 29,203 24 | 261,132 39 | |
| Less reinsurance | 228,054 57 | 490 79 | 81,894 54 | |
| Less return premiums | 123,033 65 | 4,471 38 | 2,921 09 | |
| Total deduction | 351,088 22 | 4,962 17 | 84,815 63 | |
| Net cash received | 468,319 37 | 24,241 07 | 176,316 76 | |
| Net cash received for premiums for all classes of business | | | | $ 668,877 20 |
| Cash received for interest on investments | | | | 55,842 57 |
| Total income in Canada | | | | $ 724,719 77 |

THE PHŒNIX OF HARTFORD—*Continued.*

EXPENDITURE IN CANADA.

| | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Hail. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 30,469 90 | 4,424 92 | | |
| Less savings and salvage | 41 46 | 107 46 | | |
| Less reinsurance | 8,097 73 | | | |
| Total deduction | 8,139 19 | | | |
| Net payment for said claims | 22,330 71 | 4,317 46 | | |
| Paid for claims occurring during the year | 212,303 99 | 16,214 67 | 111,425 89 | |
| Less savings and salvage | 1,652 28 | 255 00 | | |
| Less reinsurance | 71,559 35 | 26 78 | 27,696 76 | |
| Total deduction | 73,211 63 | 281 78 | | |
| Net payment for said claims | 139,092 36 | 15,932 89 | | |
| Total net payment for claims | 161,423 07 | 20,250 35 | 83,729 13 | |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 265,402 55 |
| Commission and brokerage, fire, $99,575.67; other, $53,110.95 | 152,686 62 |
| Commission on profits, fire, $5,125.76; other, $3,314.83 | 8,440 59 |
| Taxes, fire, $21,767.58; other, $4,963.94 | 26,731 52 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $22,370.21; general and special agents, $3,389.35; fees:—Auditors, $506.45; travelling expenses:—Chief agency, $902.49; agents, $6,102.62 | 33,271 12 |
| †Miscellaneous expenditure, viz.:—Advertising, $515.25; furniture and fixtures, $2,171.88; inspections and surveys, $2,003.70; maps and plans, $4,710.29; postage, telegrams, telephones and express, $4,292.31; printing and stationery, $9,833.45; rents, $5,498.67; underwriters' boards, associations, etc., $6,644.71 | 35,670 26 |
| Total expenditure in Canada | $ 522,202 66 |

*(Of which $32,907.67 belongs to fire business.)
†(Of which $33,565.39 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A). | Hail. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 76,306,814 | 857,597 44 | 27,351 00 | |
| Taken in 1920, new and renewed | 79,462,852 | 825,912 54 | 29,203 24 | 261,132 39 |
| Totals | 155,769,666 | 1,683,509 98 | 56,554 24 | |
| Less ceased | 71,960,077 | 732,399 74 | 32,893 58 | 261,132 39 |
| Gross in force at end of 1920 | 83,809,589 | 951,110 24 | 23,660 66 | |
| Less reinsured | 24,524,100 | 250,162 24 | 414 13 | |
| Net in force at end of 1920 | 59,285,489 | 700,948 00 | 23,246 53 | |

THE PHŒNIX OF HARTFORD—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | $ 50,000 00 | $ 50,000 00 |
| Prov. of New Brunswick, 1922, 4 p.c. | 5,000 00 | 4,750 00 |
| *Cities—* | | |
| Brantford, 1934, 4 p.c. | 20,000 00 | 17,400 00 |
| Brantford, 1952, 5 p.c. | 20,000 00 | 19,600 00 |
| Guelph, 1929, 4½ p.c. | 20,000 00 | 18,800 00 |
| Kingston, 1943, 4¾ p.c. | 25,000 00 | 23,750 00 |
| Lachine, 1953, 5 p.c. | 25,000 00 | 23,250 00 |
| Montreal, 1939, 3½ p.c. | 50,000 00 | 40,000 00 |
| Montreal (St. Louis), 1941, 4 p.c. | 40,000 00 | 33,200 00 |
| Montreal West, 1952, 5 p.c. | 10,000 00 | 9,400 00 |
| Ottawa, 1934, 4½ p.c. | 10,000 00 | 9,500 00 |
| St. Boniface, 1930, 5 p.c. | 25,000 00 | 23,500 00 |
| St. Hyacinthe, 1953, 5 p.c. | 25,000 00 | 22,250 00 |
| Toronto, 1948, 4 p.c. | 54,993 33 | 46,744 33 |
| Toronto (Elec. Dist. Plant), 1953, 4½ p.c. | 45,000 00 | 41,400 00 |
| Victoria, 1928, 5 p.c. | 20,000 00 | 19,200 00 |
| Westmount, 1945, 4 p.c. | 50,000 00 | 42,000 00 |
| *Town—* | | |
| Outremont, 1950, 5 p.c. | 25,000 00 | 24,250 00 |
| *School—* | | |
| Montreal (St. Henri), R.C., 1949, 4½ p.c. | 20,000 00 | 20,700 00 |
| Total on deposit with Receiver General | $ 539,993 33 | $ 489,694 33 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | 650,756 68 |
| Mortgage loans on real estate, first liens | 124,650 00 |
| Loans secured by pledge of bonds, stocks or other collateral | 100,000 00 |
| Book value of bonds owned by the company | 16,950,280 43 |
| Cash on hand, in banks and trust companies | 1,740,004 01 |
| Agents' balances | 1,985,616 68 |
| Bills receivable | 6,385 85 |
| Total ledger assets | $21,557,693 65 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest and rents due and accrued | 197,233 48 |
| Market value of real estate over book value | 21,377 74 |
| Market value of bonds and stocks over book value | 1,812,812 49 |
| Reinsurance due from other companies on paid losses | 117,591 26 |
| Gross assets | $23,706,708 62 |
| Deduct assets not admitted | 77,197 63 |
| Total admitted assets | $23,629,510 99 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses and claims | $ 1,506,854 07 |
| Total unearned premiums | 9,648,236 36 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 50,000 00 |
| Federal, state, and other taxes due or accrued (estimated) | 400,000 00 |
| Contingent commissions or other charges due and accrued | 50,000 00 |
| Total liabilities (not including stock) | $11,655,090 43 |
| Joint stock capital paid in up cash | 3,000,000 00 |
| Surplus over all liabilities | 8,974,420 56 |
| Total liabilities | $23,629,510 99 |

THE PHŒNIX OF HARTFORD—*Concluded.*

INCOME.

| | |
|---|---|
| Net cash received for premiums other than perpetuals | $11,529,140 44 |
| Received for interest and dividends | 1,068,107 20 |
| Rents | 78,378 34 |
| Conscience money | 160 00 |
| Agents' balances previously charged off | 485 09 |
| Gross profit on sale of bonds | 5,769 15 |
| Gross increase, by adjustment, in book value of stocks | 1,500 00 |
| Total income | $12,683,540 22 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $ 4,753,469 76 |
| Expenses of adjustment and settlement of losses | 112,895 21 |
| Paid stockholders for interest or individends | 849,564 00 |
| Allowances to agents and brokerage | 2,476,595 63 |
| Total field supervisory expenses | 331,747 36 |
| Federal taxes | 341,210 27 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 670,368 41 |
| Rents | 57,514 75 |
| Fire department, patrol, and salvage corps assesments, fees, taxes and expenses | 379,145 48 |
| Inspections and surveys, including underwriters' boards and tariff associations | 252,426 43 |
| Taxes on real estate, $13,699.38; other expenses, $34,855.98 | 48,555 36 |
| Gross loss on sale or maturity of ledger assets | 307,593 67 |
| Gross decrease, by adjustment, in book value of stocks | 10,000 00 |
| Agents' balances charged off | 3,488 90 |
| All other disbursements | 231,406 41 |
| Total disbursements | $10,825,981 64 |

RISKS AND PREMIUMS.

FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $1,803,220,316 00 |
| Premiums thereon | 16,392,687 68 |
| Amount terminated during the year | 1,484,516,356 00 |
| Premiums thereon | 13,498,710 81 |
| Net amount in force at December 31, 1920 | 1,750,460,181 00 |
| Premiums thereon | 16,789,044 41 |

## PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, A. R. MURRAY—Vice-President, A. D. McKAY—Manager and Secretary, E. HARRIS—Head Office, Pictou, N. S.

(Incorporated in 1904 by chap. 46 of the statutes of Nova Scotia. Dominion license issued Jan. 1, 1919.)

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule B)* | | $ 13,999 84 |
| Cash on hand, $248.55, and in Royal Bank of Canada, Pictou, N.S., $2,652.91. Total, $2,901.46; less unpresented cheeks, $273.05 | | 2,628 41 |
| Total ledger assets | | $ 16,628 25 |
| Deduct market value of bonds and debentures under book value | | 182 50 |
| | | $ 16,445 75 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 127 70 |
| Amount of premium notes on hand | $ 22,513 25 | |
| Deduct amount paid thereon | 11,256 63 | |
| Balance | | 11,256 62 |
| Gross assets | | $ 27,830 07 |
| Deduct assets not admitted | | 11,256 62 |
| Net admitted assets | | $ 16,573 45 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 12 00 |
| Reserve of unearned premiums, $5,915.43; carried out at 80 per cent | 4,732 34 |
| Total liabilities | $ 4,744 34 |
| Excess of assets over liabilities | $ 11,829 11 |

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 4,364 58 |
| Received for interest on investments | 784 26 |
| Policy fees | 146 00 |
| Total income | $ 5,294 84 |

### EXPENDITURE.

| | |
|---|---|
| Total net amount paid for claims | $ 2,760 59 |
| Salaries and travelling expenses: Salaries, hend office officials, $350; general and special agents, $447.59; fees, directors, $44.80; auditors, $15.80; adjustment expenses, $26.45 | 884 64 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $50.65; printing and stationery, $128 30 | 178 95 |
| Total expenditure | $ 3,824 18 |

PICTOU COUNTY FARMERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets December 31, 1919 | $ 15,157 59 |
| Amount of income as above | 5,294 84 |
| Total | $ 20,452 43 |
| Amount of expenditure | 3,824 18 |
| Balance, net ledger assets, December 31, 1920 | $ 16,628 25 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 1,259,500 | 9,571 04 |
| Taken during 1920—new and renewed | 569,400 | 4,364 58 |
| Total | 1,828,900 | 13,935 62 |
| Deduct terminated | 354,000 | 2,679 00 |
| Gross and net in force at end of 1920 | 1,474,900 | 11,256 62 |

SCHEDULE B.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Dom. of Canada War Loan, 1931, 5 p.c. | $ 1,000 00 | $ 972 21 | $ 972 21 |
| †Dom. of Canada Victory Loan, 1933, 5½ p.c. | 1,500 00 | 1,500 00 | 1,500 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 2,000 00 | 2,000 00 | 2,000 00 |
| *Dom. of Canada Victory Loan, 1937, 5½ p.c. | 4,000 00 | 3,951 13 | 3,951 13 |
| Amherst, 1943, 5 p.c. | 1,000 00 | 992 50 | 960 00 |
| Dartmouth, 1943, 5 p.c. | 1,000 00 | 1,000 00 | 960 00 |
| Hull, 1943, 5 p.c. | 1,200 00 | 1,164 00 | 1,104 00 |
| Laurencetown, 1942, 4½ p.c. | 1,000 00 | 920 00 | 870 00 |
| Pictou County, 1939, 5½ p.c. | 1,500 00 | 1,500 00 | 1,500 00 |
| Total par, book and market values | $ 14,200 00 | $ 13,999 84 | $ 13,817 34 |

*On deposit with Receiver General.
†$1,000 on deposit with Receiver General.

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. B. BRANCH—Secretary, A. G. BEALS—Principal Office, Providence, R. I.—Chief Agent in Canada, ROBT. HAMPSON and SON, LIMITED—Head Office in Canada, Montreal.

(Incorporated, 1799. Dominion license issued January 9, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in casb | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the Protection of Canadian policyholders.*

Bonds and debt. on deposit with Receiver General, viz.:—

| | Par value | Market value | |
|---|---|---|---|
| Dom. of Can. War Loan, 1935, 5½ p.c. | $ 45,000 00 | $ 42,550 00 | |
| Commonwealth of Massachusetts, 1936, 3¾ p.c. | 6,000 00 | 5,760 00 | |
| Commonwealth of Massachusetts, 1938, 3¾ p.c. | 35,000 00 | 33,250 00 | |
| State of Rhode Island, 1958, 3½ p.c. | 100,000 00 | 96,000 00 | |
| City of Montreal, Prot. School, 1942, 4 p.c. | 75,000 00 | 63,000 00 | |
| Total on deposit with Receiver General | $ 261,000 00 | $ 240,560 00 | |
| Carried out at market value | | | $ 240,560 00 |
| Cash in banks, viz.:— | | | |
| Bank of Montreal, Calgary | | $ 7,515 90 | |
| Bank of Montreal, Montreal | | 45,364 23 | |
| Total cash in banks | | | 52,880 13 |
| Interest accrued | | | 2,921 66 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire | | $ 7,259 81 | |
| Automobile (A) | | 811 52 | |
| Total | | | 8,071 33 |
| Total assets in Canada | | | $ 304,433 12 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 38,445 73 | |
| Net amount of fire claims, resisted, in suit | 1,500 00 | |
| Net amount of automobile (A) claims, unadjusted | 2,682 00 | |
| Net amount of automobile (B) claims, unadjusted | 368 00 | |
| Total net amount of unsettled claims | | $ 42,995 73 |
| Reserve of unearned premiums: fire, $151,349.54; automobile (A) $9,777.57; automobile (B) $2,818.56; explosion, $1,426.71; total, $165,372.38; carried out at 80 per cent | | 132,297 90 |
| Taxes due and accrued | | 5,200 00 |
| Total liabilities in Canada | | $ 180,493 63 |

PROVIDENCE WASHINGTON—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire | Auto (A). | Auto (B) | Explosion |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 354,339 04 | 45,211 03 | 6,973 42 | 4,643 76 |
| Less reinsurance | 32,795 65 | 2 70 | | 200 48 |
| Less return premiums | 54,502 68 | 17,473 23 | 746 70 | 1,574 42 |
| Total deduction | 87,298 33 | 17,475 93 | | 1,774 90 |
| Net cash received | 267,040 71 | 27,735 10 | 6,226 72 | 2,868 86 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 303,871 39 |
| Cash received for interest on investments | | 9,172 50 |
| Total income in Canada | $ | 313,043 89 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Auto (A) | Auto (B) |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 17,650 01 | | 807 11 |
| Less savings and salvage | 303 53 | | 20 00 |
| Less reinsurance | 819 26 | | |
| Total deduction | 1,122 79 | | |
| Net payment for said claims | 16,527 22 | | 787 11 |
| Paid for claims occurring during the year | 164,349 47 | 14,680 43 | 884 39 |
| Less savings and salvage | 368 79 | 550 00 | 192 73 |
| Less reinsurance | 22,245 07 | | |
| Total deduction | 22,613 86 | | |
| Net payment for said claims | 141,735 61 | | 691 66 |
| Total net payment for claims | 158,262 83 | 14,130 43 | 1,478 77 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 173,872 03 |
| Commission and brokerage, fire, $57,862.36; other, $10,605.78 | | 68,468 14 |
| Taxes, fire, $6,656.74; other, $50.00 | | 6,706 74 |
| Travelling expenses (Fire) | | 2,729 95 |
| †Miscellaneous expenditure, viz.:—Advertising, $36.15; furniture and fixtures, $78.55; legal expenses, $37.10; maps and plans, $373.84; postage, telegrams, telephones and express, $1,084.64; printing and stationery, $2,050.94; rents, underwriters' boards, associations, etc., $4,275.98 | | 7,937 20 |
| Total expenditure in Canada | $ | 259,714 06 |

†($6,209.92 belongs to fire business).

PROVIDENCE WASHINGTON—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Auto (A) | Auto. (B) | Explosion. |
| | Amount. $ | Premiums $ cts. | Premiums. $ cts. | Premiums. $ cts. | Premiums. $ cts. |
| Gross in force at end of 1919 | 25,996,184 | 279,159 06 | 15,857 21 | 4,173 27 | 16,523 82 |
| Taken in 1920, new and renewed | 39,524,362 | 351,626 49 | 43,868 92 | 6,973 42 | 5,951 68 |
| Totals | 65,520,546 | 630,785 55 | 59,726 13 | 11,146 69 | 22,475 50 |
| Less ceased | 33,199,481 | 301,220 73 | 40,170 98 | 5,509 57 | 19,547 08 |
| Gross in force at end of 1920 | 32,321,065 | 329,564 82 | 19,555 15 | 5,637 12 | 2,928 42 |
| Less reinsured | 4,412,830 | 34,068 00 | ..... | ..... | 75 00 |
| Net in force at end of 1920 | 27,908 235 | 295,496 82 | 19,555 15 | 5,637 12 | 2,853 42 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 100,000 00 |
| Book value of bonds and stocks | 6,182,614 19 |
| Cash on hand, in trust companies and in bank | 1,127,767 82 |
| Agents' balances and bills receivable | 1,271,935 73 |
| Other ledger assets | 42,537 34 |
| Total ledger assets | $ 8,724,855 08 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 37,637 42 |
| Market value of bonds and stocks over book value | 892,994 06 |
| Other non-ledger assets | 85,395 45 |
| Gross assets | $ 9,740,882 01 |
| Deduct assets not admitted | 6,009 84 |
| Total admitted assets | $ 9,734,872 17 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,233,858 32 |
| Total unearned premiums | 4,210,427 03 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 5,000 00 |
| Federal ,state and other taxes due and accrued (estimated) | 165,951 98 |
| Contingent commissions or other charges due or accrued | 25,000 00 |
| Funds held under reinsurance treaties | 83,312 39 |
| Total liabilities, except capital stock | $ 5,723,549 72 |
| Capital stock paid up in cash | 1,000,000 00 |
| Special Reserve Fund | 500,000 00 |
| Guaranty Surplus Fund | 500,000 45 |
| Surplus over all liabilities | 2,011,322 00 |
| Total liabilities | $ 9,734,872 17 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 7,171,412 27 |
| Interest and dividends | 403,975 51 |
| Rents | 15,748 15 |
| Increase in liabilities on account of reinsurance treaties | 31,510 74 |
| Gross profits on sale or maturity of stocks and bonds | 10,438 07 |
| Increase by adjustment in book value of stocks | 25,400 00 |
| Total income | $ 7,658,484 74 |

PROVIDENCE WASHINGTON—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,056,035 45 |
| Expenses af adjustment and settlement of claims | 48,985 76 |
| Dividends paid stockholders | 160,000 00 |
| Commissions or brokerage | 1,582,202 34 |
| Field supervisory expenses | 98,323 96 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 282,286 76 |
| Rents | 23,089 00 |
| Inspection and surveys, including underwriters' board and tariff associations | 127,390 98 |
| Real estate, taxes, $2,931.39; repairs, $8,435.85 | 11,367 24 |
| State taxes, Insurance Department licenses and fees | 177,431 68 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 27,319 89 |
| Federal taxes | 224,331 20 |
| Advertising and subscriptions, $6,235.77; printing and stationery, $63,776.25 | 70,012 02 |
| Agents' balances charged off | 804 97 |
| Gross loss on sale or maturity of bonds | 26,677 50 |
| All other disbursements | 59,239 31 |
| Total disbursements | $ 6,975,488 06 |

RISKS AND PREMIUMS

FIRE RISKS

| | |
|---|---|
| Amounts of risks written or renewed during the year | $ 867,316,272 00 |
| Premiums thereon | 8,238,667 89 |
| Amount of policies terminated | 669,476,417 00 |
| Premiums thereon | 6,680,076 07 |
| Net amount in force at December 31, 1920 | 684,399,915 00 |
| Premiums thereon | 6,654,517 35 |

## PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, Sir SAMUEL SCOTT, Bart.—Secretary, F. C. SCOTT—Principal Office, Kendall, England —Chief Agents in Canada, WILLIS, FABER and Co. OF CANADA, LIMITED—Head Office in Canada, 28 Board of Trade Bldg., Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910).

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 250,000 | $ 1,216,666 67 |
| Amount subscribed | 180,000 | 876,000 00 |
| Amount paid thereon in cash | 90,000 | 438,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| *Governments*— | | | |
| Prov. of Quebec stock, 1954, 4½ p.c. | $ 12,166 67 | $ 10,950 00 | |
| Prov. of Saskatchewan stock, 1951, 4 p.c. | 24,333 33 | 19,466 66 | |
| 175,000 francs (French rentes), 1931, 5 p.c. | 33,775 00 | 29,601 38 | |
| British War Stock, 1929/1947, 5 p.c. | 34,066 67 | 28,869 06 | |
| *Cities*— | | | |
| Montreal stock, 1950, 4 p.c. | 4,866 66 | 4,039 33 | |
| Montreal stock, 1951, 4½ p.c. | 9,733 33 | 8,857 33 | |
| Quebec, 1963, 4½ p.c. | 7,300 00 | 6,570 00 | |
| Toronto, 1948, 4 p.c. | 9,733 33 | 8,273 33 | |
| Winnipeg, 1943/1963, 4½ p.c. | 9,733 33 | 8,662 67 | |
| *Municipality*— | | | |
| South Vancouver, 1961, 4 p.c. | 9,733 33 | 6,813 33 | |
| *Railway*— | | | |
| Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c. | 14,600 00 | 12,264 00 | |
| Total on deposit with Receiver General | $ 170,041 65 | $ 144,367 09 | |
| Carried out at market value | | | $ 144,367 09 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bond held by the Company, viz.:— | | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 10,000 00 | $ 10,000 00 | |
| Carried out at market value | | | 10,000 00 |
| Cash at head office in Canada | | | 10 00 |
| Cash in Bank of Montreal, Montreal | | | 61,670 62 |
| Agents' balances and premiums uncollected ($146.27 on business prior to Oct. 1, 1920) | | | 20,174 02 |
| Office furniture and plans | | | 1,232 12 |
| Total assets in Canada | | | $ 237,453 85 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 9,967 00 |
| Reserve of unearned premiums, $94,696.65; carried out at 80 per cent | 75,757 32 |
| Accounts payable | 9,762 27 |
| Taxes due and accrued | 4,239 73 |
| Auditors' fees | 350 00 |
| Total liabilities in Canada | $ 100,076 32 |

PROVINCIAL—*Continued.*

INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 173,793 04 | |
| Deduct return premiums | 21,282 37 | |
| Net cash received for premiums | | $ 152,510 67 |
| Received for interest | | 6,794 90 |
| Total income in Canada | | $ 159,305 57 |

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 117 80 | |
| Amount paid for claims occurring during the year | $ 54,669 96 | |
| Less savings and salvage | 152 83 | |
| Net payment for said claims | $ 54,517 13 | |
| Total net amount paid for claims | | $ 54,634 93 |
| Commission and brokerage | | 35,779 76 |
| Commission on profits | | 1,468 11 |
| Salaries of officials, $2,832.26; auditors' fees, $500 | | 3,332 26 |
| Paid for taxes | | 4,433 22 |
| Miscellaneous expenditure, etc.:—Maps and plans, $730.13; exchange, $41.09; printing and stationery, $3,468.13; postage, telegrams, telephones and express, 80c.; | | 4,240 15 |
| Total expenditure in Canada | | $ 103,888 43 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 11,614,098 | $ 102,351 23 |
| Taken during 1920, new and renewed | 18,587,535 | 179,361 21 |
| Total | $ 30,201,633 | $ 281,712 44 |
| Deduct terminated | 12,31,4691 | 105,639 94 |
| Gross and net in force at end of 1920 | $ 17,886,942 | $ 176,072 50 |

PROVINCIAL—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### FIRE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Reserve for unexpired risks | 21,622 0 0 | Losses (paid and outstanding) after deduction of reinsurance | 30,978 5 4 |
| Premiums less reinsurance | 68,738 12 8 | Expenses of management | 21,275 0 1 |
| | | Commission | 5,487 14 6 |
| | | Carried to Profit and Loss Account | 5,124 12 9 |
| | | Amount of the fund at this date, as per Balance Sheet— | |
| | | Reserve for unexpired risks, being 40 per cent of premium income for the year | 27,495 0 0 |
| | £90,360 12 8 | | £ 90,360 12 8 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance of account at Dec. 31, 1919 | 4,341 15 7 | Dividends at 10 and 8 per cent less Income tax | 6,658 2 0 |
| Interest and dividends received and outstanding, less tax | 7,410 5 10 | Income tax | 2,285 1 3 |
| Profit from Fire Account | 5,124 12 9 | To write down loss on investments | 5,000 0 0 |
| Profit from Accident Account | 1,294 16 11 | Balance to next year subject to Income tax | 4,228 7 10 |
| | £ 18,171 11 1 | | £ 18,171 11 1 |

### BALANCE SHEET.

| LIABILITIES. | £ s. d. | ASSETS. | £ s. d. |
|---|---|---|---|
| Shareholders' capital | 140,000 0 0 | Mortgages on property within the United Kingdom | 4,655 0 0 |
| General Reserve Fund | 30,000 0 0 | British Government Securities | 101,520 2 10 |
| Accident Account | 55,003 0 0 | Municipal and County securities | 1,479 18 8 |
| Fire Account | 27,495 0 0 | Indian and Colonial Government securities | 4,193 17 0 |
| Marine Account balance | 14,951 7 1 | " Provincial " | 7,482 18 0 |
| Profit and Loss | 4,228 7 10 | " Municipal " | 11,091 3 1 |
| Dividends of 10 p.c. less income tax | 6,658 2 0 | Foreign Government securities | 5,579 3 4 |
| Outstanding fire losses | 8,250 0 0 | " Municipal " | 220 0 0 |
| Outstanding Accident claims | 28,971 0 0 | Railway and other debentures and debenture stocks, Home and Foreign | 25,503 17 7 |
| Sundry liabilities | 42,688 9 6 | Railway and other preference and guaranteed stocks, Home and Foreign | 25,679 15 0 |
| | | Railway and other ordinary stocks | 32,279 16 3 |
| | | Freehold property | 22,365 8 5 |
| | | Agents' Balances | 25,910 16 4 |
| | | Cash at bankers, etc. | 50,488 1 7 |
| | | Sundry debtors | 33,188 11 11 |
| | | Outstanding interest | 2,050 0 0 |
| | | Office furniture, etc., less depreciation | 4,565 16 5 |
| | £ 358,245 6 5 | | £358,245 6 5 |

## QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. AUDETTE—Vice-President, E. G. MEREDITH—Manager and Secretary, G. H. HENDERSON—Chief Agent, COLIN E. SWORD—Principal Office, Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap. 58 amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818).

### CAPITAL

| | |
|---|---|
| Amount of capital authorized and subscribed | $ 225,000 00 |
| Amount paid thereon in cash | 125,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS

| | | | |
|---|---|---|---|
| Real estate (Company's Office, St. Peter St., Quebec) | | | $ 82,269 43 |
| Book value of bonds and debs. owned. *(For details, see Schedule B)* | | | 486,671 96 |
| Stock owned by the Comapny:— | | | |
| | Par value. | Book value. | Market value. |
| Ontario and Quebec, 6 p.c. Railway Stock | $ 30,000 00 | $ 28,470 00 | $ 29,100 00 |
| Carried out at book value | | | 28,470 00 |
| Cash at head office | | | 1,561 58 |
| Cash at branch offices: Montreal, Toronto and London, Eng | | | 50,639 49 |
| Cash in banks and trust co., viz:— | | | |
| Bank of Montreal, Quebec | | $ 23,844 11 | |
| Dominion Bank, Toronto | | 34,151 32 | |
| Canadian Bank of Commerce, Winnipeg | | 9,278 64 | |
| Royal Bank of Canada, Toronto | | 1,657 15 | |
| Union Bank of Canada, Vancouver | | 24,531 54 | |
| Royal Bank of Canada, Montreal | | 13,007 89 | |
| Merchants Bank, Vancouver | | 5,436 94 | |
| Imperial Trusts | | 11,105 77 | |
| Total cash in banks and trust co | | | 123,013 36 |
| Total ledger assets | | | $ 772,625 82 |
| Deduct market value of bonds, debentures and stock under book value | | | 52,166 49 |
| | | | $ 720,459 33 |

### OTHER ASSETS

| | |
|---|---|
| Interest accrued | 6,330 41 |
| Rents due and accrued | 587 49 |
| Agents' balances and premiums uncollected ($7,252.15 on business prior to Oct. 1, 1920) | 48,550 10 |
| Reinsurance losses paid | 921 81 |
| Total assets | $ 776,849 14 |

### LIABILITIES

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 9,513 78 | |
| Net amount of claims, resisted, not in suit | 4,000 00 | |
| Total net amount of unsettled claims ($400 accrued prior to 1920) | | $ 13,513 78 |
| Reserve of unearned premiums $270,149.49 carried out at 80 per cent | | 216,112 39 |
| Taxes due and accrued (estimated) | | 18,855 21 |
| Due for reinsurance premiums | | 829 11 |
| Total liabilities, except capital stock | | $ 246,310 49 |
| Excess of assets over liabilities | | $ 530,538 65 |
| Capital stock paid in cash | | 125,000 00 |
| Surplus over all liabilities and paid-up capital | | $ 405,538 65 |

QUEBEC—*Continued.*

INCOME

| | | |
|---|---|---|
| Gross cash received for premiums | $ 440,995 62 | |
| Deduct reinsurances, $11,769.98; return premiums, $52,368.81 | 64,138 79 | |
| Net cash received for premiums | | $ 376,856 83 |
| Received for interest on investments | | 29,404 70 |
| Received for rents | | 3,920 56 |
| Total income | | $ 410,182 09 |

EXPENDITURE

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,460 96 | |
| Amount paid for claims occurring during the year | $ 179,209 39 | |
| Deduct reinsurances | 2,807 87 | |
| Net amount paid for said claims | $ 176,401 52 | |
| Total net amount paid for claims | | $ 178,862 48 |
| Dividends | | 75,000 00 |
| Commission or brokerage | | 74,157 31 |
| Paid for salaries of head office officials, $25,617.31; directors' fees, $300; travelling expenses, $1,529.71 | | 27,447 02 |
| Taxes | | 22,354 64 |
| Miscellaneous expenditure, viz: Advertising, $555.10; furniture and fixtures, $582.01; legal expenses, $86.80; maps and plans, $414.98; postage, telegrams, telephones and express, $1,690.45; printing and stationery, $2,758.33; rents, $1,950.48; underwriters' association etc., $4,827.14; office charges, $2,654.34; sundries, $473.06; | | 15,992 69 |
| Total expenditure | | $ 393,814 14 |

SYNOPSIS OF LEDGER ACCOUNTS

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | | $ 792,562 59 |
| Amount of cash income | | 410,182 09 |
| Total | | $ 1,202,744 68 |
| Amount of expenditure | $ 393,814 14 | |
| " written off ledger assets | 36,304 72 | |
| | | 430,118 86 |
| Balance, net ledger assets, December 31, 1920 | | $ 772,625 82 |

RISKS AND PREMIUMS

| | Amount | Premiums |
|---|---|---|
| Gross policies in force at end of 1919 | $ 40,470,140 | $ 447,826 09 |
| Taken during 1920, new and renewed | 113,173,003 | 443,421 45 |
| Total | $153,643,143 | $ 891,247 54 |
| Deduct terminated | 38,426,739 | 359,028 67 |
| Gross in force at end of 1920 | $115,216,404 | $ 532,218 87 |
| Deduct reinsured | 1,327,445 | 10,812 95 |
| Net in force at Dec. 31, 1920 | $113,888,959 | $ 521,405 92 |

QUEBEC—*Concluded.*

SCHEDULE B

Bonds and debs. owned:—
*On deposit with Receiver General;—*

| | Par value | Book value | Market value |
|---|---|---|---|
| *Governments—* | | | |
| Prov. of Alberta, 1922, 4 p.c. | $ 24,333 33 | $ 23,116 67 | $ 22,873 33 |
| Prov. of Manitoba, 1947, 4 p.c. | 46,720 00 | 47,884 14 | 38,310 40 |
| *Cities—* | | | |
| Fort William, 1930, 4½ p.c. | 3,893 33 | 3,940 91 | 3,504 00 |
| Fort William, 1935, 4½ p.c. | 9,733 33 | 9,875 43 | 8,565 33 |
| Fort William, 1940, 4½ p.c. | 10,706 67 | 10,878 90 | 9,207 74 |
| Hull, Que. (g'teed by Prov. of Quebec), 1937 4 p.c. | 8,500 00 | 8,346 87 | 7,055 00 |
| Hull, Que., 1936, 5 p.c. | 10,000 00 | 10,304 49 | 9,300 00 |
| Montreal (Town of St Louis), 1949, 4½ p.c. | 25,000 00 | 25,452 94 | 22,250 00 |
| Quebec, 1922, 4½ p.c. | 3,000 00 | 3,000 00 | 2,910 00 |
| Quebec, 1926, 4½ p.c. | 4,000 00 | 4,095 80 | 3,840 00 |
| Three Rivers, 1931, 4 p.c. | 10,000 00 | 10,000 00 | 8,500 00 |
| Toronto, 1944, 3½ p.c. | 24,333 33 | 21,048 33 | 18,980 00 |
| Vancouver, 1948, 4 p.c. | 19,466 67 | 19,548 30 | 14,794 67 |
| *School—* | | | |
| Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c. | 29,200 00 | 28,948 88 | 23,944 00 |
| Total on deposit with Receiver General | $ 228,886 66 | $ 226,441 66 | $ 194,034 47 |
| *Held by Company—* | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 61,000 00 | $ 73,447 63 | $ 61,000 00 |
| Alberta and Great Waterways Ry., 1951, 5 p.c. | 50,000 00 | 34,310 00 | 43,500 00 |
| Grand Trunk Pacific Ry., 1955, 4 p.c. | 48,666 67 | 33,823 33 | 36,500 00 |
| City of Fort William, 1938, 5 p.c. | 50,000 00 | 46,525 33 | 46,500 00 |
| Egyptian Unified Debt., 1941, 4 p.c. | 19,466 67 | 19,442 34 | 15,573 34 |
| City of Toronto, 1921, 4 p.c. | 7,300 00 | 6,935 00 | 7,081 00 |
| C.N.R. perp. cons. deb. stock, 4 p.c. | 48,666 66 | 45,746 67 | 29,686 66 |
| Totals | $ 285,100 00 | $ 260,230 30 | $ 239,841 00 |
| Total par, book and market values | $ 513,986 66 | $ 486,671 96 | $ 433,875 47 |

## QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, NEWEL S. BARTON—Secretary, FRANK E. JENKINS—Principal Office, New York—Chief Agent in Canada, J. H.LABELLE—Head Office in Canada, 2 Place D'Armes, Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

### CAPITAL

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 2,000,000 00 |

### ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | | $ 679,036 84 |

*Other Assets in Canada*

| | | |
|---|---|---|
| Cash at head office in Canada | | 18,262 62 |
| Cash in banks, viz:— | | |
| Royal Bank, Halifax | $ 6,853 68 | |
| Royal Bank, Montreal | 40,080 11 | |
| Royal Bank, Calgary | 8,436 69 | |
| Dominion Bank, Montreal | 16,433 83 | |
| Dominion Bank, Winnipeg | 12,394 77 | |
| Dominion Bank, Toronto | 17,907 28 | |
| Bank of Hochelaga, Montreal | 10,107 08 | |
| Total cash in banks | | 112,213 44 |
| Losses recoverable account | | 5,006 14 |
| Interest due, $973.33 and accrued $7,582.66 | | 8,555 99 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($4,208.78 on business prior to Oct. 1, 1920) | $ 93,884 71 | |
| Automobile, (A) ($1,176.71 on business prior to Oct. 1, 1920) | 5,688 06 | |
| Automobile, (B) ($503.43 on business prior to Oct. 1, 1920) | 2,505 55 | |
| Total | | 102,078 32 |
| Total assets in Canada | | $ 925,153 35 |

### LIABILITIES IN CANADA

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($3,700 prior to 1920) | $ 57,598 00 | |
| Net amount of fire claims, resisted, in suit | 10,000 00 | |
| Net amount of automobile (A) claims, unadjusted | 9,375 00 | |
| Net amount of automobile (B) claims, unadjusted | 1,530 00 | |
| Total net amount of unsettled claims, ($13,700 accrued in previous years) | | $ 78,503 00 |
| Reserve of unearned premiums: fire, $614,379.47; automobile (A), $27,936.35; automobile, (B), $12,211.38; total, $654,527.20; carried out at 80 per cent | | 523,621 76 |
| Due and accrued for salaries, rent, etc | | 1,965 15 |
| Due and accrued for taxes | | 64,500 00 |
| Reinsurance premiums | | 1,064 12 |
| Amount of all other liabilities | | 9,867 85 |
| Total liabilities in Canada | | $ 679,521 88 |

QUEEN—*Continued.*

INCOME IN CANADA.

| Premiums. | Income in Canada. | | | |
|---|---|---|---|---|
| | Fire. | Auto (A) | Auto (B) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 990,838 56 | 72,748 33 | 31,255 41 | 53 22 |
| Less reinsurance | 40,653 37 | −67 81 | | |
| Less return premiums | 143,398 46 | 16,727 20 | 6,800 67 | |
| Total deduction | 184,051 83 | 16,659 39 | | |
| Net cash received | 806,786 73 | 56,088 94 | 24,454 74 | 53 22 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 887,383 63 |
| Cash received for interest on investments | | 34,691 58 |
| Total income in Canada | $ | 922,075 21 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire | Auto (A) | Auto (B) |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 30,547 33 | 439 53 | 3,011 13 |
| Less savings and salvage | 5,922 28 | 62 24 | 655 37 |
| Less reinsurance | 5,195 15 | | |
| Total deduction | 11,117 43 | | |
| Net payment for said claims | 19,429 90 | 377 29 | 2,355 76 |
| Paid for claims occurring during the year | 315,420 26 | 25,089 07 | 18,155 17 |
| Less savings and salvage | 1,182 30 | 3,112 60 | 429 15 |
| Less reinsurance | 24,970 34 | | |
| Total deduction | 26,152 64 | | |
| Net payment for said claims | 289,267 62 | 21,976 47 | 17,726 02 |
| Total net payment for claims | 308,697 52 | 22,353 76 | 20,081 78 |

| | | |
|---|---|---|
| Total net payments for all classes of business | $ | 351,133 06 |
| Commission on profits: fire, $5,097.41; other, $394.70 | | 5,492 11 |
| Commission and brokerage: fire, $157,332.94; other, $16,656.75 | | 173,989 69 |
| Taxes | | 24,795 92 |
| *Salaries, fees and travelling expenses:—Salaries:—Head Office, $73,070.85; fees, auditors, $652.59; travelling expenses: officials, $6,364.12 | | 80,087 56 |
| †Miscellaneous expenditure, viz.:—Advertising, $2,932.91; furniture and fixtures, $3,151.58; legal expenses, $59.20; maps and plans, $1,001.26; postage, telegrams, telephones and express, $4,279.84; printing and stationery, $11,150.13; rents, $6,592.74; underwriters' bonrds, associations, etc., $10,463.73; miscellaneous, $2,745.12 | | 42,376 51 |
| Total expenditure in Canada | $ | 677,874 85 |

*($72,515.44 belongs to fire business). (†$38,712.99 belongs to fire business).

QUEEN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire | | Automobile (A) | Automobile (B) | Inland Transportation. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 92,075,292 | 1,106,138 86 | 53,184 03 | 13,645 36 | |
| Taken in 1920—new and renewed | 84,735,256 | 1,007,350 73 | 74,734 25 | 32,356 70 | 42 44 |
| Totals | 176,810,548 | 2,113,489 59 | 127,918 28 | 46,002 06 | |
| Less ceased | 72,675,455 | 882,283 46 | 72,045 58 | 21,579 29 | 42 44 |
| Gross in force at end of 1920 | 104,135,093 | 1,231,206 13 | 55,872 70 | 24,422 77 | |
| Less reinsured | 5,062,442 | 50,962 35 | | | |
| Net in force at end of 1920 | 99,072,651 | 1,180,24378 | 55,872 70 | 24,422 77 | |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 30,000 00 | $ 30,000 00 |
| Dominion of Canada War Loan, 1922, 5½ p.c. | 3,000 00 | 3,000 00 |
| Dominion of Canada War Loan, 1937, 5½ p.c. | 130,000 00 | 130,000 00 |
| Province of Manitoba Drainage, 1935, 4 p.c. | 35,000 00 | 30,100 00 |
| Province of Manitoba Drainage, 1937, 4 p.c. | 5,000 00 | 4,250 00 |
| Province of Ontario, 1936, 3½ p.c. | 40,000 00 | 33,600 00 |
| Province of Ontario, 1939, 4 p.c. | 30,000 00 | 26,100 00 |
| Province of Quebec inscribed stock, 1937, 3 p.c. | 30,416 66 | 22,204 16 |
| New Zealand stock, 1929, 4 p.c. | 48,666 67 | 41,853 34 |
| *Cities*— | Par value. | Market value. |
| Halifax permanent stock, 5 p.c. | 60,000 00 | 60,000 00 |
| Montreal deb. stock, 1942, 3½ p.c. | 34,066 67 | 26,572 00 |
| Montreal Sinking Fund, 1942, 4 p.c. | 70,000 00 | 60,200 00 |
| Ottawa, 1928, 3½ p.c. | 30,000 00 | 26,100 00 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Toronto, 1948, 4 p.c. | 35,040 00 | 29,784 00 |
| Toronto, 1955, 4½ p.c. | 5,000 00 | 4,600 00 |
| Victoria, 1924, 4½ p.c. | 32,000 00 | 30,080 00 |
| *School*— | | |
| Montreal (St. Henri), 1949, 4½ p.c. | 32,000 00 | 27,200 00 |
| *Railway*— | | |
| Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 48,666 67 | 41,853 34 |
| *Miscellaneous*— | | |
| Montreal Harbour, 1924, 4 p.c. | 10,000 00 | 9,200 00 |
| Total on deposit with Receiver General | $ 757,523 33 | $ 679,036 84 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 60,000 00 |
| Book value of stocks and bonds owned by the company | 15,688,823 28 |
| Cash on hand, in trust companies and banks | 1,168,851 11 |
| Agents' balances and bills receivable | 1,563,533 20 |
| Reinsurance due on paid losses | 191,747 13 |
| Total ledger assets | $18,672,954 72 |

QUEEN—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 149,930 05 |
| Gross assets | $18,822,884 77 |
| Deduct assets not admitted | 1,778,234 89 |
| Total admitted assets | $17,044,649 88 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,389,475 36 |
| Total unearned premiums | 8,081,898 22 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 30,161 42 |
| Federal, state and other taxes due or accrued (estimated) | 369,797 79 |
| Contingent commissions or other charges due or accrued | 73,017 85 |
| Pension obligations | 75,348 80 |
| Income tax with held at source | 751 25 |
| Total liabilities, excluding capital stock | $10,020,450 69 |
| Capital stock paid up in cash | 2,000,000 00 |
| Surplus beyond liabilities including capital stock | 5,024,199 19 |
| Total liabilities | $17,044,649 88 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $10,079,768 42 |
| Interest | 655,095 99 |
| Income Tax with held at source | 851 84 |
| Agents' balances previously charged off | 205 20 |
| Gross profit on sale or maturity of bonds and stocks | 4,969 80 |
| Total income | $10,740,891 25 |

DISBURSEMENTS

| | |
|---|---|
| Net amount paid for claims | $ 4,268,116 17 |
| Expenses of adjustment and settlement of claims | 122,219 87 |
| Cash dividends paid stockholders | 600,000 00 |
| Commission or brokerage and agents' allowances | 317,547 96 |
| Field supervisory expenses | 1,953,001 10 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 862,576 97 |
| Rent | 90,647 61 |
| Inspections and surveys, including underwriters' boards and tariff associations | 186,042 91 |
| State taxes on premiums, Insurance Department licenses and fees | 211,243 49 |
| Fire department, patrol and salvage corps | 50,880 19 |
| All other licenses, fees and taxes | 5,431 83 |
| Federal taxes | 309,528 65 |
| Agents' balances charged off | 1,476 01 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 8,629 00 |
| All other disbursements | 261,577 70 |
| Total disbursements | $ 9,248,919 46 |

RISKS AND PREMIUMS

FIRE

| | |
|---|---|
| Fire risks written or renewed during the year | $1,397,744,088 00 |
| Premiums thereon | 12,380,242 07 |
| Amount terminated during the year | 1,089,361,718 00 |
| Premiums thereon | 10,100,128 68 |
| Net amount in force at December 31, 1920 | 1,415,033,070 00 |
| Premiums thereon | 13,426,870 36 |

MARINE AND INLAND.

| | |
|---|---|
| Net amount in force at December 31, 1920 | $ 108,325,533 00 |
| Premiums thereon | 1,534,873 21 |

## QUEENSLAND INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, A. McVERNON—Asst. Manager, CUTHBERT HAWLES—Principal Office, Sydney, N.S.W.—Secretary, H. W. HORN—Chief Agent in Canada, F. G. DONALDSON—Head Office in Canada, Montreal.

(Established 1886. Commenced business in Canada May 16, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | £ 500,000 |
| Amount subscribed and paid thereon in cash | 500,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | $ 41,500 00 | $ 41,500 00 | |
| Commonwealth of Australia, 1925, 4½ p.c. | 97,333 33 | 95,386 67 | |
| Total on deposit with Receiver General | 138,833 33 | $ 136,886 67 | |
| Carried out at market value | | | $ 136,886 67 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| The Royal Bank of Canada, Montreal | $ 19,195 75 | |
| The Royal Bank of Canada, Winnipeg | 7,386 65 | |
| The Royal Bank of Canada, Vancouver | 5,718 20 | |
| Total cash in banks | | 32,300 60 |
| Office furniture and plans | | 5,000 00 |
| Agents' balances and premiums uncollected ($360.18 on business prior to Oct. 1, 1920) | | 28,502 36 |
| Cash in trust companies | | 10,000 00 |
| Interest accrued | | 542 90 |
| Total assets in Canada | | $ 213,232 53 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 20,848 32 |
| Reserve of unearned premiums, $162,886.60; carried out at 80 per cent | 130,309 28 |
| Taxes due and accrued | 4,674 46 |
| Reinsurance premiums | 983 61 |
| Total liabilities in Canada | $ 156,815 67 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 342,210 23 | |
| Deduct reinsurances, $6,568.96; return premiums, $54,985.08 | 61,554 04 | |
| Total net cash received for said premiums | | $ 280,656 19 |
| Received for interest | | 6,787 18 |
| Total income in Canada | | $ 287,443 37 |

QUEENSLAND—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,490 71 | |
| Deduct savings and salvage, $823.87; reinsurances, $810.54 | 1,634 41 | |
| Net paid during the year for said claims | $ 4,856 30 | |
| Amount paid for claims occurring during the year | $ 100,992 64 | |
| Deduct savings and salvage | 300 34 | |
| Net paid for said claims | $ 100,692 30 | |
| Total net amount paid for claims | | $ 105,548 60 |
| Paid for commission on profits, fire | | 807 07 |
| Paid for commission or brokerage, fire | | 84,090 37 |
| Paid for taxes, fire | | 7,872 11 |
| Chief Agency expenses, $1,500, travelling expenses $1,248 | | 2,748 00 |
| Miscellaneous expenditure, viz:—Sundries, $137.50; advertising, $353.65; printing and stationery, $2,471.83; maps and plans, $915.10; underwriters' boards, tariff associations, $3,991.01; postage, telegrams, telephones' express and duty, 142.30; exchange .85 | | 8,012 24 |
| Total expenditure in Canada | | $ 209,078 30 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 17,052,272 | 201,479 02 |
| Taken in 1920, new and renewed | 32,213,567 | 342,567 91 |
| Totals | 49,265,839 | 544,046 93 |
| Less ceased | 22,000 855 | 235,966 75 |
| Gross in force at end of 1920 | 27,264 984 | 308,080 18 |
| Less reinsured | 592,638 | 7,879 93 |
| Net in force at end of 1920 | 26,672,346 | 300,200 25 |

QUEENSLAND—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING SEPTEMBER 30, 1920.

REVENUE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance brought down | 66,620 15 2 | Claims paid and outstanding and incidental expenses | 169,775 5 1 |
| Balance of Revenue Account, 30th September, 1919 | 48,294 11 4 | Charges | 147,706 1 9 |
| Less Dividend at 10 p.c. per annum, paid | 35,000 0 0 | Bonus to staff | 6,064 1 8 |
| Less bonus at 2½ p.c. per annum, paid | 8,750 0 0 | Transfer to Reserve Fund | 40,000 0 0 |
| | 4,544 11 4 | Transfer to reserve for unexpired risks | 25,000 0 0 |
| | 71,165 6 6 | Taxes | 26,507 8 5 |
| Premiums, less reinsurances and returns | 440,021 10 0 | Balance | 66,620 15 2 |
| Interest and rents | 41,652 2 1 | | |
| £ | 481,673 12 1 | £ | 481,673 12 1 |
| | | Balance £ | 71,165 6 6 |

BALANCE SHEET.

| LIABILITIES. | £ s. d. | ASSETS. | £ s. d. |
|---|---|---|---|
| Shareholders' Capital:— | | | |
| Authorized— | | | |
| 500,000 shares of £1 each £ 500,000 0 0 | | | |
| Subscribed— | | | |
| 350,000 shares of £1 each fully (paid) £ | 500,000 0 0 | British and Colonial Government securities | 431,117 19 10 |
| Reserve Fund | 40,000 0 0 | Municipal debentures | 45,565 0 0 |
| Unearned premiums | 150,000 0 0 | Freehold properties | 110,918 2 3 |
| Officers' Provident Fund | 9,938 3 0 | Sundry debtors | 11,983 19 2 |
| Sundry creditors' reinsurance claims and provision for taxation | 238,973 9 11 | Premiums outstanding | 15,216 14 10 |
| | | Branch and agency balances | 49,318 1 1 |
| Revenue Account | 71,165 6 6 | Amounts due by other companies for reinsurances and losses | 50,194 8 2 |
| | | Cash— | |
| | | With bankers and in hand | 295,762 14 1 |
| £ | 1,010,076 19 5 | £ | 1,010,076 19 5 |

## RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, HON. CHAS. N. LAWRENCE—Manager, Sir ARTHUR WORLEY—Secretary, F. L. HARDING—Principal Office, London, England—Chief Agent in Canada, F. H. RUSSELL—Head Office in Canada, Toronto.

(Organized March, 1849. Dominion license issued November 27, 1902).

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ | 1,000,000 |
| Amount paid in cash | | 200,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments*— | | | |
| Dom. of Can. Stock, 1930/1950, 3½ p.c. | $ 48,666 67 | $ 37,473 34 | |
| British War Loan, 1929/1947, 5 p.c. | 175,199 38 | 160,128 60 | |
| India Stock (Sterling), 1948 or later, 3 p.c. | 79,599 38 | 46,167 86 | |
| *City*— | | | |
| Toronto, 1948, 4 p.c. | 48,666 67 | 41,366 67 | |
| Toronto, 1948, 4½ p.c. | 24,333 33 | 22,630 00 | |
| *Railway*— | | | |
| East Indian Ry. new deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c. | 45,454 67 | 25,909 16 | |
| Total on deposit with Receiver General | $ 421,920 10 | $ 333,675 63 | |
| Carried out at market value | | | $ 333,675 63 |

*Other Assets in Canada.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Province of New Brunswick:— | | | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | $ 10,000 00 | $ 10,000 00 | |
| Carried out at market value | | | 10,000 00 |
| Cash at head office in Canada | | | 715 88 |
| Cash in banks:— | | | |
| Dominion Bank, Toronto | | $ 14,578 19 | |
| " Montreal | | 9,015 76 | |
| " Winnipeg | | 6,430 44 | |
| " Vancouver | | 4,521 07 | |
| " Regina | | 1,841 04 | |
| Total cash in banks | | | 36,386 50 |
| Agents' ledger balances | | | 3,033 08 |
| Office furniture | | | 6,188 09 |
| Accrued interest | | | 366 66 |
| Cash on deposit with Workmen's Compensation Board, Manitoba | | | 21,292 70 |
| Deposit with Quebec Assoc. Comp. reinsurance bureau | | | 1,434 18 |
| Deposit with Workmen's Compensation Board, Ontario | | | 2,022 31 |
| Associated Companies, Manitoba | | | 29,843 96 |
| Reinsurance losses (Auto (A)) | | | 733 23 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Accident ($645.50 on business prior to Oct. 1, 1920) | | $ 5,808 85 | |
| Automobile (A) ($821.79 on business prior to Oct. 1, 1920) | | 3,942 20 | |
| Automobile (B) ($2,465.39 on business prior to Oct. 1, 1920) | | 12,877 08 | |
| Burglary ($8 on business prior to Oct. 1, 1920) | | 314 70 | |
| Guarantee ($721.30 on business prior to Oct. 1, 1920) | | 1,647 61 | |
| Liability ($600.67 on business prior to Oct. 1, 1920) | | 21,519 55 | |
| Plate Glass ($1,671.23 on business prior to Oct. 1, 1920) | | 11,491 89 | |
| Sickness ($323.50 on business prior to Oct. 1, 1920) | | 4,196 01 | |
| Total ($61,797.89; less $13,904.53 commission) | | | 47,893 36 |
| Total assets in Canada | | | $ 493,585 58 |

RAILWAY PASSENGERS—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 3,030 00 | |
| Automobile (A), unadjusted | 1,600 00 | |
| Automobile (A), resisted, not in suit | 210 00 | |
| Automobile (B), unadjusted ($1,965 accrued in previous years) | 9,570 00 | |
| Automobile (B), resisted, not in suit | 625 00 | |
| Burglary, unadjusted | 125 00 | |
| Guarantee, unadjusted | 3,075 00 | |
| Guarantee, resisted, in suit (accrued in previous years) | 3,000 00 | |
| Plate Glass, unadjusted ($1,965 accrued in previous years) | 6,570 00 | |
| Plate Glass, resisted, not in suit | 300 00 | |
| Sickness, unadjusted ($800 accrued in previous years) | 4,055 00 | |
| Liability, unadjusted ($19,150 accrued in previous years) | 44,110 00 | |
| Liability, resisted, not in suit | 2,000 00 | |
| Total net amount of unsettled claims | | $ 78,270 00 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 25,456 07 | |
| Automobile (A) | 14,253 67 | |
| Automobile (B) | 44,428 95 | |
| Burglary | 959 87 | |
| Liability | 52,402 42 | |
| Guarantee | 8,008 35 | |
| Plate Glass | 24,019 64 | |
| Sickness | 14,884 10 | |
| Total, $184,413.07; carried out at 80 per cent | | 147,530 45 |
| Salaries, rent, advertising, etc., accrued, not due | | 1,525 94 |
| Taxes, accrued not due | | 6,721 34 |
| Reinsurance and return premiums due | | |
| Accident | $ 90 14 | |
| Automobile (A) | 1,202 68 | |
| Automobile (B) | 3,579 34 | |
| Sickness | 63 94 | |
| Liability | 1,488 10 | |
| Guarantee | 75 81 | |
| Plate Glass | 164 13 | |
| Total ($6,664.14; less $1,547.23 com.) | | 5,116 91 |
| Total liabilities in Canada | | $ 239,164 64 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | Automobile (A) | Automobile (B) | Burglary. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 55,618 22 | 49,518 78 | 105,711 40 | 1,903 22 |
| Less reinsurance | 120 00 | 21,601 37 | | |
| " return premiums | 1,285 64 | 999 31 | 19,884 56 | 60 47 |
| Total deduction | 1,405 64 | 22,600 68 | | |
| Net cash received | 54,212 58 | 26,918 10 | 85,826 84 | 1,842 75 |

RAILWAY PASSENGERS—*Continued.*

INCOME IN CANADA—*Concluded.*

| Premiums. | Class of Business | | | |
|---|---|---|---|---|
| | Liability. | Guarantee | Plate Glass | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 210,569 86 | 13,357 72 | 45,110 66 | 32,222 91 |
| Less reinsurance | 82,900 87 | 70 00 | 10 55 | 25 00 |
| " return premiums | 8,480 37 | 678 68 | 1,971 17 | 692 38 |
| Total deduction | 91,381 24 | 748 68 | 1,981 72 | 717 38 |
| Net cash received | 119,188 62 | 12,609 04 | 43,128 94 | 31,505 53 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 375,232 40 |
| Cash received for interest on investments | 831 69 |
| Total income in Canada | $ 376,064 09 |

EXPENDITURE IN CANADA

| Claims | Accident. | Automobile (A) | Automobile (B) | Burglary. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 4,184 63 | 82 45 | 19,130 41 | 31 25 |
| Deduct savings and salvage | | | 70 75 | |
| Net paid for said claims | | | 19,059 66 | |
| Paid for claims occurring during the year | 10,838 52 | 20,739 89 | 23,508 06 | 327 35 |
| Deduct savings and salvage | | 528 91 | 419 60 | |
| Reinsurances | | 8,614 87 | | |
| Total deduction | | 9,143 78 | | |
| Net paid for said claims | | 11,596 11 | 23,088 46 | |
| Total net paid for said claims | 15,023 15 | 11,678 56 | 42,148 12 | 358 60 |

RAILWAY PASSENGERS—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| Claims | Liability. | Guarantee. | Plate Glass | Sickness. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 21,996 45 | 358 84 | 2,813 31 | 6,679 67 |
| Deduct savings and salvage | 316 00 | 41 90 | 359 36 | |
| Net paid for said claims | 21,680 45 | 316 94 | 2,453 95 | |
| Paid for claims occurring during the year | 16,331 69 | 31 50 | 20,589 38 | 14,055 90 |
| Deduct savings and salvage | | | 909 34 | |
| Reinsurances | | | | |
| Net paid for said claims | | | 19,680 04 | |
| Total net paid for said claims | 38,012 14 | 348 44 | 22,133 99 | 20,735 57 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 150,438 57 |
| Commission and brokerage | | 83,456 33 |
| Taxes | | 13,291 22 |
| Salaries, fees and travelling expenses:—Salaries of chief agency, $45,818.87; fees of auditors, $772.50; travelling expenses of chief agency, $4,354.80 | | 50,946 17 |
| Miscellaneous expenditure, viz.:—Advertising, $1,244.94; furniture and fixtures, $841.46; inspections and surveys, $356.20; legal expenses, $223.22; medical examiners' fees, $5; postage, telegrams, telephones and express, $2,559.26; printing and stationery, $4,576.17; rents, $6,409.13; bad debts, $20.84; sundries, $5,180.34 | | 21,416 56 |
| Total expenditure in Canada | $ | 319,548 85 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | Automobile (A). | Automobile (B). | Burglary. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 46,554 16 | | 74,298 25 | 422 53 |
| Taken in 1920, New and | 9,579 81 | 51,607 09 | 71,876 90 | 1,946 18 |
| Renewed | 49,208 08 | | 34,992 30 | 75 60 |
| Totals | 105,342 05 | | 181,167 45 | 2,444 31 |
| Less ceased | 54,309 92 | 1,294 09 | 92,309 55 | 547 05 |
| Gross in force at end of 1920 | 51,032 13 | 50,313 00 | 88,857 90 | 1,897 26 |
| Less reinsured | 120 00 | 21,805 66 | | |
| Net in force at end of 1920 | 50,912 13 | 28,507 34 | 88,857 90 | 1,897 26 |

RAILWAY PASSENGERS—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 70,124 15 | 17,389 87 | 31,074 15 | 23,696 27 |
| Taken in 1920,—New and | 72,966 99 | 5,643 66 | 19,087 16 | 9,295 89 |
| Renewed | 34,300 27 | 6,948 41 | 30,626 70 | 25,630 47 |
| Totals | 177,391 41 | 29,981 94 | 80,788 01 | 58,622 63 |
| Less ceased | 74,160 14 | 13,895 24 | 32,738 17 | 28,829 42 |
| Gross in force at end of 1920 | 103,231 27 | 16,086 70 | 48,049 84 | 29,793 21 |
| Less reinsured | ..... | 70 00 | 10 55 | 25 00 |
| Net in force at end of 1920 | 103,231 27 | 16,016 70 | 48,039 29 | 29,768 21 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

PROFIT AND LOSS ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance of last year's account | 520,651 | 2 | 3 | Dividends declared on account of 1919 | 35,000 | 0 | 0 |
| Transferred from— £ s. d. | | | | Bad debts | 440 | 4 | 1 |
| Personal Accident Account 47,282 12 3 | | | | Income tax | 32,228 | 2 | 7 |
| Employers' Liability Account 50,151 16 11 | | | | Written off investments | 55,000 | 0 | 0 |
| General Account 5,709 5 8 | | | | Balance carried forward | 527,882 | 6 | 10 |
| | 103,143 | 14 | 10 | | | | |
| Interest and dividends not carried to other accounts 37,420 16 7 | | | | | | | |
| Less income tax thereon 10,665 0 2 | | | | | | | |
| | 26,755 | 16 | 5 | | | | |
| | £650,550 | 13 | 6 | | £650,550 | 13 | 6 |

BALANCE SHEET.

| *Liabilities.* | £ | s. | d. | *Assets.* | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|---|---|---|---|
| Shareholders' capital..— | | | | British Government Securities | 634,486 | 10 | 7 | | | |
| 100,000 shares of £10 each, paid up £2 per share (now vested in the North British and Mercantile Ins. Co.) | 200,000 | 0 | 0 | Municipal and County Securities in the United Kingdom | 26,246 | 1 | 6 | | | |
| £ s. d. | | | | Indian and Colonial Govt. Securities | 49,246 | 17 | 0 | | | |
| Personal Accident Insurance Fund 103,051 0 0 | | | | Indian and Colonial Municipal Securities | 15,283 | 12 | 1 | | | |
| Employers' Liability Insurance Fund 214,751 0 0 | | | | Foreign Govt. Securities | 67,937 | 9 | 3 | | | |
| General Insurance Fund 315,849 0 0 | | | | Foreign Municipal Securities | 20,158 | 18 | 4 | | | |
| | 633,651 | 0 | 0 | G'teed and other Indian Ry. Stock | 16,283 | 2 | 10 | | | |
| Profit and Loss Account | 527,882 | 6 | 10 | Railway and other Debs. and Deb. Stock (Home and Foreign) | 95,341 | 13 | 9 | | | |
| Other sums owing by the company— | | | | Railway and other Preference and Guaranteed Stock | 20,444 | 3 | 8 | | | |
| Due to other companies 23,915 12 8 | | | | Railway Ordinary Stock (Foreign) | 14,011 | 3 | 6 | | | |
| Sundry Creditors 81,884 3 5 | | | | Ground rents | 700 | 0 | 0 | | | |
| Unclaimed Dividends, etc 2,709 8 9 | | | | | | | | | | |
| | 108,509 | 4 | 10 | | | | | | | |

RAILWAY PASSENGERS—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | | | | |
|---|---|---|---|---|---|---|
| | Leasehold Premises, partly used as offices and partly let. | £38,576 | 16 | 2 | | |
| | Loans on Stocks and Shares | 240,245 | 18 | 0 | | |
| | Agents' balances | 124,713 | 13 | 8 | | |
| | Outstanding premiums | 2,448 | 13 | 10 | | |
| | Interest accrued | 10,980 | 5 | 8 | | |
| | Due from other companies | 22,130 | 11 | 0 | | |
| | Sundry debtors | 4,245 | 19 | 7 | | |
| | Cash— | | | | | |
| | On deposit | 26,000 | 0 | 0 | | |
| | In hand and on Current Acct. | 40,561 | 1 | 3 | | |
| | | | | | £1,231,080 | 5 0 |
| £1,470,042 | 11 8 | | | | £1,470,042 | 11 8 |

## RELIANCE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, EDWARD MILLIGAN—Vice-President and Manager, J. W. TATLEY—Secretary, A. H. VALLANCE—Principal Office, Montreal.

(Incorporated July 1, 1920, by an Act of the Parliament of Canada, 10-11 George V, Chapter 94. Dominion license issued Nov. 24, 1920).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock or guaranteed capital authorized and subscribed | $ 1,000,000 00 |
| Amount paid thereon in cash | 200,000 00 |
| Amount of premium on capital paid in by stockholders since organization | 100,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| Bonds and debentures owned: viz.: | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| *On deposit with Receiver General:—* | | | | |
| Dom. of Can. Victory Loan, 1931, 5½ p.c. | $ 55,000 00 | $ 53,625 00 | $ 55,000 00 | |
| *Held by the Company:—* | | | | |
| Dom. of Can. Victory Loan, 1933, 5½ p.c. | 75,000 00 | 71,390 63 | 75,000 00 | |
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | 75,000 00 | 69,601 25 | 75,000 00 | |
| Total par, book and market values | $ 205,000 00 | $ 194,616 88 | $ 205,000 00 | |
| Carried out at book value | | | | $ 194,616 88 |
| Cash in Union Bank, Montreal | | | | 100,249 62 |
| Total ledger assets | | | | $ 294,866 50 |

### OTHER ASSETS.

| | |
|---|---|
| Market value of stock over book value | 10,383 12 |
| Interest due | 2,988 55 |
| Agents' balances and premiums uncollected | 202 17 |
| Total assets | $ 308,440 34 |

### LIABILITIES.

| | |
|---|---|
| Reserve of unearned premiums, $377.88; carried out at 80 per cent | $ 302 30 |
| Total liabilities | $ 302 30 |
| Excess of assets over liabilities | $ 308,138 04 |
| Capital paid in cash | 200,000 00 |
| Surplus over liabilities and paid up capital | $ 108,138 04 |

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 486 93 |
| Received for interest on investments and dividend on stock | 1,512 50 |
| Received for premium on capital stock | 100,000 00 |
| Total | $ 101,999 43 |
| Received for increased capital | 200,000 00 |
| Gross income | $ 301,999 43 |
| Deduct accrued interest paid in purchase of bonds | 1,994 31 |
| Net income | $ 300,005 12 |

RELIANCE INSURANCE—*Concluded.*

EXPENDITURE.

| | | |
|---|---|---|
| Paid for commission or brokerage | $ | 105 37 |
| Paid for salaries: Head office, branches and inspectors, $68.25; directors' fees, $260; travelling expenses, $124.15 | | 452 40 |
| Paid for taxes | | 227 00 |
| Miscellaneous expenditure, viz.: postage, telegrams, telephones and express, $18.20; printing and stationery, $1,412.50; legal expenses, $2,673.15; underwriters' association fees, etc., $250 | | 4,353 85 |
| Total expenditure | $ | 5,138 62 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Income as above | $ | 300,005 12 |
| Expenditure as above | | 5,138 62 |
| Balance, net ledger assets, December 31, 1920 | $ | 294,866 50 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Policies taken during 1920 | $ 165,606 | $ 689 10 |
| Gross and net in force at December 31, 1920 | $ 165,606 | $ 689 10 |

## THE RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1920.

President, C. F. LADNER—Secretary, I. G. McCRACKEN—Principal Office, Minneapolis, Minn.—Chief Agent in Canada, C. L. CLARK—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1899. Dominion license issued, August 18, 1920.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Prov. of Alberta, 1926, 5 p.c. | $ 36,000 00 | $ 35,280 00 | |
| Prov. of Manitoba, 1925, 6 p.c. | 5,000 00 | 5,000 00 | |
| Prov. of Ontario, 1925, 6 p.c. | 14,000 00 | 14,000 00 | |
| Total on deposit with Receiver General | $ 55,000 00 | $ 54,280 00 | |
| Carried out at market value | | | $ 54,280 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Winnipeg, Man. | 973 69 |
| Cash at chief agency in Canada | 6 67 |
| Agents' balances and premiums uncollected | 1,728 14 |
| Office furniture and plans | 566 26 |
| Total assets in Canada | $ 57,554 76 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $1,480.71; carried out at 80 per cent. | $ 1,184 57 |
| Total liabilities in Canada | $ 1,184 57 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received | $ 1,426 69 | |
| Deduct return premiums | 259 06 | |
| Total income in Canada | | $ 1,167 63 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for all claims in Canada | $ 92 84 |
| Commission or brokerage | 388 01 |
| Taxes | 917 96 |
| Salaries, chief agency, $383.78; travelling expenses, $305.73 | 689 51 |
| Miscellaneous expenditure, viz.: Postage, telegrams, exchange and express, $202.07; printing and stationery, $305.24; advertising, $149.80; furniture and fixtures, $302.83; rents, $145.06; sundry, $0.62 | 1,105 62 |
| Total expenditure in Canada | $ 3,193 94 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken in 1920, new and renewed | $ 91,801 | $ 3,154 83 |
| Less ceased | 6,400 | 259 06 |
| Gross and net in force at end of 1920 | $ 85,401 | $ 2,895 77 |

THE RETAIL HARDWARE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 1,567,262 60 |
| Cash on hand, in trust companies and in banks | 35,600 29 |
| Agents' balances and allowances | 134,568 32 |
| Certificates of deposit | 11,552 42 |
| Total ledger assets | $ 1,748,983 63 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 32,527 63 |
| Market value of bonds and stocks over book value | 37,531 88 |
| Other assets | 20,000 00 |
| Gross assets | $ 1,839,043 14 |
| Deduct assets not admitted | 20,000 00 |
| Total admitted assets | $ 1,819,043 14 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 36,176 64 |
| Dividends due and unpaid | 615 88 |
| Unearned premiums | 698,129 13 |
| Salaries, rents, expenses, bills, etc., due or accrued | 11,772 88 |
| Federal, state or other taxes due or accrued (estimated) | 25,000 00 |
| Contingent commissions or other charges due or accrued | 3,756 15 |
| Total liabilities, except capital stock | $ 775,450 68 |
| Surplus | 1,043,592 46 |
| Total liabilities | $ 1,819,043 14 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,271,991 99 |
| Interest and dividends | 73,680 23 |
| All other income | 212 63 |
| Total income | $ 1,345,884 85 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 250,539 53 |
| Expenses of adjustment and settlement of claims | 3,617 91 |
| Dividends to shareholders | 480,287 93 |
| Allowances to agencies for miscellaneous agency expenses | 74,583 04 |
| Total field supervisory expenses | 2,437 56 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 61,247 64 |
| Rents | 4,093 12 |
| Inspections and surveys including underwriters' boards and tariff associations | 7,389 89 |
| Federal taxes | 8,306 42 |
| State taxes on premiums, insurance department licenses and fees | 15,638 15 |
| Gross loss on sale or maturity of bonds | 1,148 31 |
| All other disbursements | 28,818 59 |
| Total disbursements | $ 938,108 09 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount written or renewed during the year | $ 84,848,941 00 |
| Premiums thereon | 1,504,865 55 |
| Amount terminated during the year | 57,491,226 00 |
| Premiums thereon | 1,089,210 45 |
| Net amount in force December 31, 1920 | 76,377,648 00 |
| Premiums thereon | 1,304,078 15 |

## THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Governor, VIVIAN HUGH SMITH—Secretary, PERCY F. HODGE—Principal Office, Royal Exchange, London, E.C.—Chief Agent in Canada, ARTHUR BARRY—Head Office in Canada, Montreal, Que.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £2,000,000 | $ 9,733,333 33 |
| Amount subscribed and paid in cash, £689,219 17s. 10d | 3,354,203 46 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | $ 769,077 91 |

*Other Assets in Canada.*

| | | | | |
|---|---|---|---|---|
| Value of real estate held by the company | | | | 75,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | | | 82,751 69 |
| Amount of loans secured by bonds, viz. | | | | 65,000 00 |
| | Par Value. | Market Value. | Amount Loaned. | |
| Dom. of Canada War Loan, 1937, 5 p.c. | $ 5,000 00 | $ 5,000 00 | $ | |
| Dom. of Canada War Loan, 1922, 5½ p.c. | 11,000 00 | 11,000 00 | | |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | 5,500 00 | 5,500 00 | 65,000 00 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 8,000 00 | 8,000 00 | | |
| Dom. of Canada War Loan, 1934, 5½ p.c. | 29,500 00 | 29,500 00 | | |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 3,500 00 | 3,500 00 | | |
| 250 shares Abitibi Power and Paper Co. stock | 25,000 00 | 14,250 00 | | |
| Bell Telephone bonds, 1925, 5 p.c. | 5,000 00 | 4,950 00 | | |
| Laurentide Power bonds, 1946, 5 p.c. | 3,000 00 | 2,595 00 | | |
| Totals | $ 95,500 00 | $ 84,295 00 | $ 65,000 00 | |
| Market value of bonds and debentures held by company (*For details, see Schedule C*) | | | | 96,779 29 |
| Cash at head office in Canada | | | | 40,856 52 |
| Cash in banks, viz.:— | | | | |
| Bank of Montreal, Montreal | | | $ 43,750 33 | |
| Bank of Montreal (B.N.A. branch) | | | 950 40 | |
| Royal Bank of Canada, Montreal | | | 525 27 | |
| Canadian Bank of Commerce, Vancouver | | | 13 28 | |
| Canadian Bank of Commerce, Montreal | | | 138 09 | |
| Hanover National Bank, New York | | | 126 88 | |
| Total cash in banks | | | | 45,504 25 |
| Interest, due, $5,238; accrued, $12,081.86 | | | | 17,319 86 |
| Agents' balances and premiums uncollected— | | | | |
| Fire ($3,930.47 on business prior to Oct. 1, 1920) | | | $ 70,700 64 | |
| Accident ($52.50 on business prior to Oct. 1, 1920) | | | 1,753 71 | |
| Automobile, (A) ($2,250.67 on business prior to Oct. 1, 1920) | | | 7,528 28 | |
| Automobile, (B) ($26.59 on business prior to Oct. 1, 1920) | | | 3,107 38 | |
| Liability ($789.19 on business prior to Oct. 1, 1920) | | | 14,690 90 | |
| Sickness ($37 10 on business prior to Oct. 1, 1920) | | | 1,227 21 | |
| Total | | | | 99,008 12 |
| Office furniture and plans | | | | 15,506 84 |
| Reinsurance losses Automobile (A) $2,235.66; Automobile (B) $2,238.26 | | | | 4,473 92 |
| Reinsurance premiums | | | | 1,288 91 |
| Due from Car and General Ins. Corp. | | | | 12,333 79 |
| Other assets | | | | 6,726 65 |
| Total assets in Canada | | | | $ 1,331,627 75 |

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 10,502 00 | |
| Net amount of accident claims, unadjusted | 556 75 | |
| Net amount of automobile (A) claims, unadjusted | 1,225 95 | |
| Net amount of automobile (B) claims, unadjusted | 2,015 75 | |
| Net amount of liability claims, unadjusted | 6,792 00 | |
| Net amount of sickness claims, unadjusted | 215 00 | |
| Total net amount of unsettled claims | | $ 21,307 45 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 576,162 84 | |
| Accident | 4,433 68 | |
| Automobile (A) | 26,578 23 | |
| Automobile (B) | 34,768 79 | |
| Liability | 15,827 78 | |
| Sickness | 4,266 80 | |
| Total, $662,038.12, carried out at 80 per cent | | 529 630 50 |
| Taxes due and accrued | | 17,945 92 |
| Reinsurance premiums:— | | |
| Fire | $ 3,147 83 | |
| Accident | 654 87 | |
| Auto (A) | 8,709 05 | |
| Auto (B) | 2,763 05 | |
| Total | | 15,274 80 |
| Accounts payable | | 744 44 |
| Total liabilities in Canada | | $ 584,903 11 |

INCOME IN CANADA.

| Premiums. | Fire | Accident | Automobile (A) | Automobile (B) | Liability. | Sickness. | |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 964,345 87 | 16,923 69 | 121,505 66 | 149,067 82 | 42,368 53 | 10,461 45 | |
| Deduct reinsurances | 22,361 03 | 2,281 37 | 26,299 36 | 30,181 61 | 342 02 | 1,674 25 | |
| Deduct return premiums | 137,368 29 | 1,898 82 | 42,073 36 | 30,980 93 | 6,438 70 | 1,214 34 | |
| Total deduction | 159,729 32 | 4,180 19 | 68,372 72 | 61,162 54 | 6,780 72 | 2,888 59 | |
| Net cash received for premiums | 804,616 55 | 12,743 50 | 53,132 94 | 87,905 28 | 35,587 81 | 7,572 86 | |

| | | |
|---|---|---|
| Total cash received for premiums for all classes of business | | $ 1,001,558 94 |
| Received for interest on investments | | 22,074 75 |
| Received for rents | | 927 34 |
| Total income in Canada | | $ 1,024,561 03 |

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire | Accident. | Automobile (A) | Automobile. (B) | Liability. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 11,433 64 | 1,384 65 | 7,957 26 | 9,220 51 | 8,644 11 | 1,279 34 |
| Deduct savings and salvage | 242 82 | | | 174 00 | | |
| Deduct reinsurances | | 224 00 | 995 80 | 2,685 21 | | |
| Total deduction | | | | 2,859 21 | | |
| Net paid for said claims | 11,190 82 | 1,160 65 | 6,961 46 | 6,361 30 | | |
| Paid for claims occurring during the year | 350,967 31 | 5,878 67 | 55,039 20 | 45,273 55 | 9,525 14 | 3,745 20 |
| Deduct savings and salvage | 2,385 91 | 50 00 | 3,791 11 | 1,394 93 | | |
| Deduct Reinsurances | 8,218 95 | 401 28 | 19,198 87 | 11,485 72 | | 124 36 |
| Total deduction | 10,604 86 | 451 28 | 22,989 98 | 12,880 65 | | |
| Net paid for said claims | 340,362 45 | 5,427 39 | 32,049 22 | 32,392 90 | | 3,620 84 |
| Total net paid for said claims | 351,553 27 | 6,588 04 | 39,010 68 | 38,754 20 | 18,169 25 | 4,900 18 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 458,975 62 |
| Commisson and brokerage, Fire, $158,951.32; Other, $43,890.51 | | 202,841 83 |
| Commission on profits, fire | | 14,097 55 |
| Taxes, Fire, $24,525.97; Other, $4,322.41 | | 28,848 38 |
| *Salaries, fees and travelling expenses:—Salaries:—Head office, $51,702.81; Fees:—Directors, $2,000; auditors, $922.50; travelling expenses, $6,921.08 | | 61,546 39 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,278.54; furniture, and fixtures $1,411.98, inspections and surveys $249.50, legal expenses, $219.92; maps and plans, $1,382.39; postage, telegrams, telephones and express, $3,668.61; printing and stationery, $7,285.02; rents, $4,360; underwriters' boards, associations, etc., $9,402.37; bad debts, $8.18; office expenses, $3,493.88; bank exchange, $344.36 | | 33,104 75 |
| Total expenditure in Canada | $ | 799,414 52 |

*($44,630.05 belongs to Fire business.) †($23,463.18 belongs to Fire business.)

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (A). |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 88,807,769 | 924,462 67 | 11,496 21 | 82,966 63 |
| Taken in 1920 New | 93,311,037 | 797,182 04 | 6,001 70 | 124,226 67 |
| Renewed | 14,749,730 | 175,540 25 | 10,230 50 | 6 00 |
| Totals | 196,868,536 | 1,897,185 96 | 27,728 41 | 207,199 30 |
| Less ceased | 96,350,458 | 793,334 11 | 16,755 12 | 127,934 76 |
| Gross in force at end of 1920 | 100,518,078 | 1,103,850 85 | 10,973 29 | 79,264 54 |
| Less reinsured | 1,819,986 | 17,226 43 | 2,105 92 | 26,108 07 |
| Net in force at end of 1920 | 98,698,092 | 1,086,624 42 | 8,867 37 | 53,156 47 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Automobile (B). | Liability | Sickness. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 90,884 57 | 26,680 94 | 7,480 95 |
| Taken in 1920. New | 139,567 06 | 39,388 45 | 4,040 02 |
| Renewed | 2,835 87 | 2,787 58 | 6,806 00 |
| Totals | 233,287 50 | 68,856 97 | 18,326 97 |
| Less ceased | 133,653 03 | 33,412 09 | 8,263 24 |
| Gross in force at end of 1920 | 99,634 47 | 35,444 88 | 10,063 73 |
| Less reinsured | 30,096 88 | 70 05 | 1,530 13 |
| Net in force at end of 1920 | 69,537 59 | 35,374 83 | 8,533 60 |

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada bonds, 1920/1925, 4½ p.c. | $ 48,666 67 | $ 47,206 67 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 55,500 00 | 55,500 00 |
| Prov. of Alberta, 1943, 4½ p.c. | 42,826 67 | 37,687 47 |
| Prov. of Saskatchewan, 1951, 4 p.c. | 42,826 67 | 34,261 34 |
| British War Loan, 1928, 4 p.c. | 150,866 66 | 139,834 54 |
| British War Loan, 1923, 5 p.c. | 73,000 00 | 70,627 50 |
| British War Loan, 1929/1947, 5 p.c. | 97,333 33 | 91,006 65 |
| *Cities*— | | |
| Calgary, 1931, 4½ p.c. | 7,300 00 | 6,424 00 |
| Calgary, 1932, 4½ p.c. | 25,793 33 | 22,698 14 |
| Calgary, 1941, 4½ p.c. | 32,120 00 | 26,980 80 |
| Calgary, 1942, 4½ p.c. | 15,573 34 | 13,081 60 |
| *Railways*— | | |
| Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c. | 86,000 00 | 74,820 00 |
| C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c. | 19,466 67 | 14,016 00 |
| C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c. | 29,200 00 | 20,732 00 |
| C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c. | 108,526 67 | 78,139 20 |
| St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c. | 46,233 33 | 36,062 00 |
| Total on deposit with Receiver General | $ 881,233 34 | $ 769,077 91 |

SCHEDULE C.

Other bonds owned and held by the company:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | $ 20,000 00 | $ 20,000 00 |
| United Kingdom of Great Britain and Ireland, 1937, 5½ p.c. | 10,000 00 | 9,962 50 |
| *Cities*— | | |
| Montreal, 1948, 4 p.c. | 13,918 66 | 11,691 67 |
| Montreal, 1951, 4½ p.c. | 8,068 93 | 6,125 12 |
| Winnipeg, 1922, 4 p.c. | 20,000 00 | 19,000 00 |
| *Miscellaneous*— | | |
| Eastern Can. Savings and Loan Co., 1921-1922, 5½ p.c. | 5,000 00 | 5,000 00 |
| Canada Perm. Mortgage Corp., 1922, 5½ p.c. | 25,000 00 | 25,000 00 |
| Total par and market values | $ 101,987 59 | $ 96,779 29 |

## The Royal Exchange Assurance—*Continued.*

### General Business Statement for the Year ending December 31, 1920.

#### REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year— | | | Claims under policies paid and outstanding | | 827,370 8 6 |
| Reserve for unexpired risks | 592,948 0 0 | | Commission | | 352,917 2 10 |
| Additional reserve | 200,000 0 0 | | Expenses of management | | 341,150 13 8 |
| | | 792,948 0 0 | Bad debts | | 545 4 11 |
| Premiums | | 1,792,448 7 10 | Contributions to fire brigades | | 7,835 15 8 |
| Interest, dividends and rents | 37,258 10 5 | | Colonial and foreign taxes | | 44,148 4 2 |
| Less Income Tax thereon | 11,177 11 1 | | Transferred to Profit and Loss Account | | 120,529 17 5 |
| | | 26,080 19 4 | Amount of Fire Insurance Fund at end of the year as per Balance Sheet— | | |
| | | | Reserve for unexpired risks being 40% of premium income for the year | £ 716,980 0 0 | |
| | | | Additional reserve | 200,000 0 0 | |
| | | | | | 916,980 0 0 |
| | £ 2,611,477 7 2 | | | | £ 2,611,477 7 2 |

#### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of last year's account | | 876,546 18 7 | Dividends to proprietors | 77,194 11 3 |
| Interest, dividends, and rents not carried to other accounts | £ 116,741 14 0 | | Bicentenary bonus to proprietors | 24,123 7 8 |
| *Less* Income Tax thereon | 36,200 7 0 | | Expenses not charged to other accounts | 113,379 0 9 |
| | | 80,541 7 0 | Excess profits duty and income tax | 353,300 12 0 |
| Transferred from fire insurance account | | 120,529 17 5 | Depreciation of investments | 160,000 0 0 |
| Transferred from marine insurance account | | 200,000 0 0 | Transferred to annuity accounty | 114,054 1 9 |
| Transferred from general accident insurance account | | 33,307 10 0 | Balance as per balance sheet | 829,585 4 7 |
| Transferred from trustee and executor account | | 247 1 5 | | |
| Transferred from capital redemption account | | 464 3 7 | | |
| Transferred from special reserve fund for taxation | | 360,000 0 0 | | |
| | £ 1,671,636 18 0 | | | £ 1,671,636 18 0 |

#### BALANCE SHEET.

| Liabilities. | £ s. d. | Assets. | £ s. d. |
|---|---|---|---|
| Proprietors capital paid up | 689,219 17 10 | Mortgages on property within the United Kingdom | 664,209 1 0 |
| Life assurance fund | 4,286,194 18 9 | Mortgages on property out of the United Kingdom | 23,434 4 2 |
| Annuity Fund | 765,992 0 0 | Loans on parochial and other public rates | 104,527 9 4 |
| Capital redemption fund | 243,510 0 0 | Loans on life interests | 101,608 8 8 |
| Fire insurance fund | 916,980 0 0 | Loans on reversion | 138,905 2 1 |

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | | | | |
|---|---|---|---|---|---|---|
| Marine insurance fund | 1,438,709 | 18 | 4 | Loans on stocks and shares | 190,190 | 4 | 5 |
| General accident insurance fund | 579,195 | 0 | 0 | Loans on Company's policies within their surrender values | 221,121 | 18 | 5 |
| Special reserve fund for taxation | 80,000 | 0 | 0 | Loans on personal security | 39,439 | 15 | 10 |
| Profit and loss account (general reserve fund) | 829,585 | 4 | 7 | Investments— | | | |
| Claims admitted or intimated, but not paid— | | | | Deposit with the High Court | 20,250 | 0 | 0 |
| Life assurance | 51,936 | 0 | 0 | British Government Securities and Bank ofEngland Stock | 2,955,113 | 19 | 2 |
| Fire insurance | 213,224 | 18 | 11 | Municipal and county securities, United Kingdom | 207,933 | 14 | 1 |
| Annuities due and unpaid | 4,690 | 19 | 8 | Indian and Colonial Government securities | 413,979 | 12 | 4 |
| Surrendered and settlement policies suspense accounts | 11,118 | 10 | 3 | Indian and Colonial provincial securities | 15,659 | 0 | 0 |
| Deposit fund (clerk's savings) | 28,252 | 5 | 4 | Indian and Colonial municipal securities | 78,648 | 18 | 8 |
| Security deposit fund | 769 | 18 | 1 | Foreign Government securities | 697,516 | 4 | 1 |
| Pension and other reserve funds | 238,521 | 12 | 5 | Foreign provincial securities | 6,837 | 2 | 3 |
| Sundry creditors | 967,002 | 9 | 11 | Foreign municipal securities | 166,884 | 10 | 0 |
| | | | | Railway and other debentures and debenture stocks—Home and Foreign | 1,208,435 | 8 | 2 |
| | | | | Railway and other preference and guaranteed stocks | 341,297 | 5 | 7 |
| | | | | Railway and other ordinary stocks | 672,576 | 6 | 11 |
| | | | | Freehold ground rents | 128,878 | 7 | 5 |
| | | | | House property | 673,734 | 9 | 1 |
| | | | | Life interests | 4,750 | 6 | 1 |
| | | | | Reversions | 152,369 | 0 | 10 |
| | | | | Agents' balances | 1,523,728 | 5 | 2 |
| | | | | Outstanding premiums | 42,381 | 18 | 2 |
| | | | | Outstanding interest, dividends and rents | 16,553 | 1 | 8 |
| | | | | Interest accrued but not payable | 92,989 | 0 | 0 |
| | | | | Bills receivable | 10,773 | 0 | 8 |
| | | | | Marine stamps | 3,067 | 3 | 0 |
| | | | | Cash:— | | | |
| | | | | On deposit | 117,123 | 15 | 4 |
| | | | | In hand and on current account | 309,957 | 1 | 6 |
| | £ 11,344,903 | 14 | 1 | | £ 11,344,903 | 14 | 1 |

## THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, THOMAS WOODSEND—Manager, GEO. CHAPPELL—Principal Office, Liverpool, Eng — Chief Agent in Canada, WM. MACKAY—Head Office in Canada, Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, £6,000,000 | $29,200,000 00 |
| Amount subscribed | 27,245,254 67 |
| Amount paid thereon in cash | 6,811,313 67 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| | |
|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule B*) | $ 1,717,263 98 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Real estate in Canada held by the Company, viz.: (Building situate Notre Dame Street and Place d'Armes Square, Montreal, $450,000; building situate 27 and 29 Wellington Street East, Toronto, $75,000; vacant lot, Vancouver, $20.784) | | 545,784 00 |
| Mortgage loans on real estate, first liens | | 549,500 00 |
| Market value of bonds held by company (*For details, see Schedule C*) | | 995,009 63 |
| Cash at head office in Canada | | 74,732 87 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Halifax | $ 5,216 53 | |
| Royal Bank, Montreal | 380,920 94 | |
| Molsons Bank, Montreal | 15,413 67 | |
| Royal Bank, Winnipeg | 25,142 05 | |
| Royal Bank, Toronto | 30,685 07 | |
| Molsons Bank, Calgary | 19,679 79 | |
| Royal Bank, Vancouver | 24,495 16 | |
| Merchants National Bank, New York | 2,373 74 | |
| Total cash in banks | | 503,926 95 |
| Interest accrued | | 41,837 95 |
| Rents due, $1,112.49; accrued, $3,583.34 | | 4,695 83 |
| Agents' balances and premiums uncollected ($9,282.17 was on business prior to October 1, 1920) | | 263,447 12 |
| Total assets in Canada | | $ 4,706,320 12 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of losses, unadjusted ($8,385 accrued prior to 1920) | $ 141,934 00 |
| Reserve of unearned premiums, $1,717,044.36; carried out at 80 per cent | 1,373,635 49 |
| Taxes due and accrued | 35,504 67 |
| Due and accrued for salaries, rent, etc | 6,771 22 |
| Due for reinsurance premiums | 13,698 49 |
| Profit commissions credited but not paid | 2,544 91 |
| Total liabilities in Canada | $ 1,574,088 78 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $2,654,639 27 | |
| Deduct reinsurances, $125,450; return premiums, $350,807.34 | 476,257 34 | |
| Net cash received for premiums | | $ 2,178,381 93 |
| Received for interest on investments | | 185,227 32 |
| Rents | | 11,571 59 |
| Total income in Canada | | $ 2,375,180 84 |

THE ROYAL INSURANCE COMPANY—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 87,846 20 | |
| Deduct reinsurance | 520 71 | |
| Net amount paid for said claims | $ 87,325 49 | |
| Amount paid for claims occurring during the year | $ 806,239 27 | |
| Deduct savings and salvage, $1,348.60; reinsurance, $35,417.28 | 36,765 88 | |
| Net amount paid for said claims | $ 769,473 39 | |
| Total net amount paid for said claims | | $ 856,798 88 |
| Paid for commission or brokerage | | 381,749 11 |
| Paid for commission on profits | | 12,096 69 |
| Paid for salaries: head office officials, and general and special agents, $198,272.39; travelling expenses, officials, $16,511.65 | | 214,784 04 |
| Taxes | | 52,924 32 |
| Miscellaneous expenditure, viz.: Printing and stationery, $26,857.46; underwriters' associations, $22,942.34; advertising, $2,958.66; rents, $17,792.24; postage, telegrams, telephones and express, $9,672.35; maps and plans, $2,159.84; office furniture and fixtures, $8,201.24; legal expenses, $197.39; sundry office expenses, $7,903.95 | | 98,685 47 |
| Total expenditure in Canada | | $ 1,617,038 51 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 261,824,556 00 | $ 2,946,256 28 |
| Taken during the year, new and renewed | 236,836,477 00 | 2,629,154 19 |
| Total | $ 498,661,033 00 | $ 5,575,410 47 |
| Deduct terminated | 199,903,110 00 | 2,201,318 85 |
| Gross in force at end of 1920 | $ 298,757,923 00 | $ 3,374,091 62 |
| Deduct reinsured | 14,731,677 00 | 157,295 59 |
| Net in force at end of 1920 | $ 284,026,246 00 | $ 3,216,796 03 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada stock, 1909/34, 3½ p.c. | $ 48,666 67 | $ 39,420 00 |
| Canada stock, 1930/50, 3½ p.c. | 104,633 33 | 80,567 66 |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 161,000 00 | 161,000 00 |
| British Columbia, 1937, 3½ p.c. | 100,000 00 | 77,000 00 |
| British Columbia, 1941, 4½ p.c. | 34,066 67 | 29,978 66 |
| Manitoba, 1937, 4 p.c. | 100,000 00 | 85,000 00 |
| New Brunswick, 1938, 3 p.c. | 77,866 67 | 57,621 34 |
| New Brunswick, 1922, 4 p.c. | 24,500 00 | 23,275 00 |
| Nova Scotia, 1945, 3½ p.c. | 108,040 00 | 83,190 80 |
| British War Loan, 1929/1947, 5 p.c. | 97,333 33 | 79,326 66 |
| *Cities*— | | |
| Toronto, 1948, 4 p.c. | 50,000 00 | 42,500 00 |
| Toronto, 1936, 4½ p.c. | 31,000 00 | 29,140 00 |
| Toronto, 1948, 4½ p.c. | 97,333 33 | 90,520 00 |
| Victoria, 1943, 4½ p.c. | 60,000 00 | 51,600 00 |
| *Town*— | | |
| Maisonneuve, 1952, 5 p.c. | 24,333 33 | 21,656 66 |
| *Schools*— | | |
| Montreal Protestant, 1927-1928, 6 p.c. | 40,000 00 | |
| " " 1929, 6 p.c. | 10,000 00 | 48,278 00 |
| Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c. | 97,333 33 | 79,813 33 |
| Westmount, 1925-1927, 5 p.c. | 18,000 00 | 17,820 00 |
| *Railways*— | | |
| Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. | 148,433 33 | 106,872 00 |
| Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 260,853 34 | 224,333 87 |
| Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 243,333 33 | 211,700 00 |
| G.T.P. 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c. | 121,666 67 | 76,650 00 |
| Total on deposit with Receiver General | $2,058,393 33 | $1,717,263 98 |

THE ROYAL INSURANCE COMPANY—*Continued.*

SCHEDULE C.

| Bonds and debentures held by the company:— | Par value. | Market value. |
|---|---|---|
| Dom. of Canada Victory Loan, 1934 5½ p.c. | $ 35,000 00 | $ 35,000 00 |
| Dom. of Canada Victory Loan, 1924, 5½ p.c. | 500 00 | 500 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 1,300 00 | 1,300 00 |
| British War Loan, 1929/47 | 730,000 00 | 594,950 00 |
| Canada Permanent Mortgage Corp., 1921, 6 p.c. | 50,000 00 | 50,000 00 |
| Canadian Mortgage Investment Co'y. Debentures, 1926, 5 p.c. | 50,000 00 | 50,000 00 |
| Huron and Erie Mortgage Corp., 1922, 5 p.c. | 50,000 00 | 50,000 00 |
| Grand Trunk Pacific Ry. (g'teed by Dom. of Can.) 1962, 4 p.c. | 97,200 00 | 73,259 63 |
| Traders' Building Association, Ltd., 1924-29, 6 p.c. | 140,000 00 | 140,000 00 |
| Total held by the company | $1,154,000 00 | $ 995,009 63 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### FIRE ACCOUNT.

| | | | | | |
|---|---|---|---|---|---|
| Fire Fund at the beginning of the year:— | | | Claims paid and outstanding | £3,414,491 | 10 8 |
| Reserve for unexpired risks | £2,435,560 | 0 0 | Commission | 956,666 | 18 11 |
| Additional Reserve | 2,564,440 | 0 0 | Expenses of Management | 1,788,121 | 3 0 |
| | £ 5,000,000 | 0 0 | Contributions to Fire Brigades | 11,220 | 1 0 |
| Premiums after deduction of Reinsurances | 7,074,557 | 19 8 | Surplus carried to Profit and Loss Account | 904,058 | 6 1 |
| Transferred from Profit and Loss Account | 400,000 | 0 0 | Fire Fund at the end of the year:— | | |
| | | | Reserve for unexpired risks, being 40 per cent of premiums | £2,829,823 | 0 0 |
| | | | Additional Reserve | 2,570,177 | 0 0 |
| | | | | £ 5,400,000 | 0 0 |
| | £ 12,474,557 | 19 8 | | £12,474,557 | 19 8 |

### PROFIT AND LOSS ACCOUNT.

| | | | | | |
|---|---|---|---|---|---|
| Balance of last year's Account | £ 536,742 | 11 9 | Dividend for year 1920:— | | |
| Interest and Dividends (less Income Tax) not carried to other Accounts | 807,191 | 17 0 | Interim payment | £ 431,072 | 13 1 |
| Surplus from Fire Account | 904,058 | 6 1 | Provision for finalpayment | 438,855 | 6 6 |
| Profit from Marine Account | 158,915 | 17 0 | | £ 869,927 | 19 7 |
| Transferred from:— | | | Interest on Debenture Stock:— | | |
| Employers' Liability Account | 100,000 | 0 0 | Paid July, 1st 1920 | £ 11,813 | 4 0 |
| General Insurance Account | 50,000 | 0 0 | Provision for payment due 1st January, 1921 | 11,813 | 4 0 |
| | | | | 23,626 | 8 0 |
| | | | 75th Anniversary Bonus to Staff | 101,113 | 0 0 |
| | | | Stamp Duty on Additional Capital | 7,500 | 0 0 |
| | | | Provision for Income Tax and Corporation Profits Tax | 250,000 | 0 0 |
| | | | Transferred to:— | | |
| | | | Fire Fund | 400,000 | 0 0 |
| | | | General Contingencies Fund | 300,000 | 0 0 |
| | | | Superannuation Fund | 55,000 | 0 0 |
| | | | Balance carried forward | 549,741 | 4 3 |
| | £2,556,908 | 11 10 | | £ 2,556,908 | 11 10 |

## THE ROYAL INSURANCE COMPANY—*Concluded.*

### BALANCE SHEET

| LIABILITIES. | | | | ASSETS. | | | |
|---|---|---|---|---|---|---|---|
| Shareholders' Capital paid up—1,119,668 Shares of £5 each, £1 5s. per Sgare paid | £ 1,399,585 | 0 | 0 | Mortgages on property within the United Kingdom | £ 1,146,367 | 0 | 3 |
| Life Assurance Fund | 12,482,256 | 2 | 8 | " " out of the United Kingdom | 195,952 | 17 | 5 |
| Annuity Fund | 866,259 | 4 | 1 | Loans on parochial and other public rates | 524,695 | 7 | 4 |
| Capital Redemption Assurances Fund | 81,936 | 13 | 8 | " " Life Interests | 31,800 | 0 | 0 |
| Personal Accident Fund | 144,683 | 9 | 10 | " " Reversions | 15,050 | 0 | 0 |
| Employers Liability Fund | 550,381 | 18 | 7 | " " Company's Polices within their surrender values | 712,290 | 12 | 5 |
| General Insurances Account | 1,508,951 | 7 | 10 | Investments:— | | | |
| Marine Fund | 1,847,999 | 12 | 11 | Deposit with the High Court | 18,700 | 0 | 0 |
| Superannuation Fund | 246,760 | 13 | 10 | British Government Securities | 5,898,691 | 1 | 9 |
| Fire Fund | 5,400,000 | 0 | 0 | Municipal and County Securities, United Kingdom | 234,365 | 12 | 0 |
| Reserve Fund | 1,000,000 | 0 | 0 | Indian and Colonial Government Securities | 652,345 | 4 | 8 |
| Profit and Loss Account | 549,741 | 4 | 3 | " Provincial Securities | 157,127 | 16 | 11 |
| | £ 26,078,555 | 7 | 8 | " Municipal Securities | 365,882 | 2 | 1 |
| General Contingencies Fund | 1,800,000 | 0 | 0 | Foreign Government Securities | 3,143,759 | 8 | 1 |
| 4% Redeemable Debenture Stock | 843,800 | 0 | 0 | " Provincial Securities | 464,177 | 18 | 4 |
| Perpetual Insurance Account | 12,113 | 14 | 1 | " Municipal Securities | 929,494 | 15 | 1 |
| Claims admitted but not paid:— | | | | Railway and other Debenture Stocks—Home and Foreign | 6,677,661 | 5 | 8 |
| Life £ 183,010 18 8 | | | | Railway and other Preference and Guaranteed Stocks | 3,662,190 | 13 | 10 |
| Fire 962,452 1 5 | | | | " Ordinary Stocks (of which £263,608 is Preferred) | 319,083 | 0 | 0 |
| Marine 362,145 18 2 | | | | Shares of Incorporated Companies | 2,077,318 | 10 | 7 |
| General 1,004,000 0 0 | | | | Freehold Ground Rents | 55,994 | 19 | 7 |
| | 2,511,608 | 18 | 3 | House Property—Freehold:— | | | |
| Annuities due and unpaid | 496 | 10 | 7 | United Kingdom £ 1,281,898 16 0 | | | |
| Outstanding dividends | 3,841 | 18 | 10 | India and Colonies 314,957 0 2 | | | |
| Outstanding balances | 1,204,698 | 0 | 7 | United States 603,690 5 7 | | | |
| Bills Payable | 68,118 | 8 | 4 | Other Foreign Countries 145,940 16 5 | | | |
| Balance of Reinsurance Account | 1,477,536 | 17 | 1 | | 2,346,486 | 18 | 2 |
| Debenture Interest due and paid January 1st, 1921 | 11,813 | 4 | 0 | Ditto Leasehold | 216,326 | 0 | 6 |
| Final Dividend, payable 31st May, 1921 | 438,855 | 6 | 6 | Agents' Balances | 2,597,644 | 9 | 7 |
| | | | | Outstanding Premiums | 276,451 | 10 | 2 |
| | | | | " Interest, Dividends, and Rents | 5,856 | 7 | 7 |
| | | | | Interest accrued but not payable | 304,317 | 5 | 0 |
| | | | | Bills receivable | 19,573 | 18 | 5 |
| | | | | Cash:— | | | |
| | | | | On deposit £ 20,830 12 9 | | | |
| | | | | In hand and on current account 1,381,002 17 9 | | | |
| | | | | | £ 1,401,833 | 10 | 6 |
| | £ 34,451,438 | 5 | 11 | | £ 34,451,438 | 5 | 11 |

## THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, Sir SAMUEL CHISHOLM, Bart—Gen. Manager and Secretary, MARK HURLL—Principal Office, Glasgow, Scotland—Chief Agent in Canada, G. E. MOBERLY—Head Office in Canada, 17 St. John St., Montreal.

(Incorporated 1907. Dominion license issued January 10, 1920.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 300,000 00 | $ 1,460,000 00 |
| Amount of joint stock capital subscribed | 150,000 00 | 730,000 00 |
| Amount paid thereon in cash | 30,000 00 | 146,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value | Market value | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| British War Loan, 1929, 1947, 5 p.c. | $ 73,000 00 | $ 67,216 20 | |
| Carried out at market value | | | $ 67,216 20 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 2,156 68 |
| Cash in banks, viz.— | | |
| Royal Bank of Canada, Montreal | $ 13,690 96 | |
| Royal Bank of Canada, Winnipeg | 19,537 67 | |
| Total cash in banks | | 33,228 63 |
| Agents' balances and premiums uncollected ($343.31 on business prior to October 1, 1920) | | 23,365 94 |
| Interest accrued | | 304 16 |
| Office furniture and plans | | 2,500 00 |
| Total assets in Canada | | $ 128,771 61 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total amount of claims, unadjusted | $ 21,981 00 |
| Reserve of unearned premiums, $104,038.02, carried out at 80 per cent | 83,230 42 |
| Taxes due and accrued | 4,225 05 |
| Salaries, rent, advertising etc | 676 27 |
| Reinsurance premiums, $145.76; return premiums $57.29 | 203 05 |
| All other liabilities | 8,608 28 |
| Total liabilities in Canada | $ 118,924 07 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 201,573 50 | |
| Deduct reinsurances, $3,028.87; return premiums, $25,186.90 | 28,215 77 | |
| Net cash received for premiums | | $ 173,357 73 |
| Received for interest on investments | | 4,029 99 |
| Total income in Canada | | $ 177,387 72 |

THE ROYAL SCOTTISH—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 67,649 81 | |
| Deduct saving and salvages, $164.90; reinsurances, $8,998.58 | 9,163 48 | |
| Total net amount paid for claims | | $ 58,486 33 |
| Commission or brokerage | | 43,795 65 |
| Salaries, $10,248.83; auditors' fees, $300, travelling expenses, $1,374 92 | | 21,923 75 |
| Taxes | | 4,666 71 |
| Miscellaneous expenditure, viz: Tariff association charges, $352.50; advertising, $1,451.03; postage, telegrams, telephones and express, $1,094.97; printing and stationery $18,169.72; maps and plans, $2,192.22; rents, etc., $918.09; sundries, $447.21; legal expenses, $64; furniture and fixtures, $1,384.02; inspections and surveys, $2,014 49 | | 28,088 25 |
| Total expenditure in Canada | | $ 146,960 69 |

RISK AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during the year, new and renewed | $ 22,612 738 | $ 224,736 39 |
| Deduct terminated | 6,046 468 | 37,240 79 |
| Gross in force at end of year | $ 16,566,270 | $ 187,495 60 |
| Deduct reinsured | 373,212 | 2,816 88 |
| Net in force at December 31, 1919 | $ 16,193,058 | $ 184,678 72 |

## The Royal Scottish—*Concluded.*

### General Business Statement for the Year ending December 31, 1920.

#### REVENUE ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance at 1st Jan., 1920 | 29,140 | 4 | 3 | Losses paid and outstanding | 42,720 | 9 | 8 |
| Reserve for unexpired risks | 14,384 | 5 | 0 | Commission | 18,330 | 15 | 8 |
| Premiums | 118,900 | 1 | 6 | Expenses of management | 21,734 | 11 | 0 |
| Dividends and interest | 2,439 | 9 | 6 | Loss on exchange | 214 | 3 | 0 |
| | | | | Company's proportion of assurance premiums of staff | 136 | 15 | 2 |
| | | | | Transfer to Investment Reserve | 7,000 | 0 | 0 |
| | | | | Income tax on profits | 1,359 | 0 | 0 |
| | | | | Reserve for unexpired risks— | | | |
| | | | | 50% of net premiums for 1920 £ 59,450 0 9 | | | |
| | | | | Additional reserve 3,062 0 0 | | | |
| | | | | | 62,512 | 0 | 9 |
| | | | | Balance | 10,806 | 5 | 0 |
| £ | 164,864 | 0 | 3 | £ | 164,861 | 0 | 3 |

#### BALANCE SHEET.

| Liabilities. | £ | s. | d. | Assets. | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Shareholders Capital— | | | | Mortgages on property within the United Kingdom | 4,400 | 0 | 0 |
| Authorized, 60,000 shares at £5 each £ 300,000 0 0 | | | | Loans secured on municipal and other public rates | 23,050 | 0 | 0 |
| | | | | Investments— | | | |
| Paid up, £1 per share | 30,000 | 0 | 0 | British Government securities | 61,270 | 2 | 9 |
| Reserve for unexpired risks | 59,450 | 0 | 9 | Corporation of Glasgow stock | 5,590 | 0 | 0 |
| Additional reserve | 3,062 | 0 | 0 | Due by other companies and agents | 24,866 | 12 | 3 |
| Reserve for investment fluctuations | 7,000 | 0 | 0 | Interest accrued but not payable | 782 | 8 | 2 |
| Revenue account balance | 10,806 | 5 | 0 | Outstanding premiums | 11 | 8 | 0 |
| Reserve for outstanding claims | 7,867 | 6 | 11 | Cash at bankers and in hand | 20,438 | 17 | 5 |
| Outstanding charges and income tax | 5,100 | 13 | 2 | | | | |
| Due to other companies and agents | 17,123 | 2 | 9 | | | | |
| £ | 140,409 | 8 | 7 | £ | 140,409 | 8 | 7 |

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. R. BIGELOW—Secretary, A. W. PERRY—Principal Office, St. Paul, Minn.—Chief Agent in Canada, S. S. PATCHELL—Head Office in Canada, Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount authorized subscribed and paid in cash | $ 2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada War Loan, 1933, 5½ p.c | $ 25,000 00 | $ 25,000 00 | |
| Dom. of Canada War Loan, 1937, 5½ p.c | 95,000 00 | 95,000 00 | |
| Prov. of Alberta, 1923, 4½ p.c | 50,000 00 | 48,000 00 | |
| Prov. of Manitoba, 1937, 4 p.c | 60,000 00 | 51,000 00 | |
| *Cities—* | | | |
| Fort William, 1940, 4½ p.c | 10,000 00 | 8,600 00 | |
| Galt, 1946, 4 p.c | 51,000 00 | 42,330 00 | |
| Hamilton, 1927, 4 p.c | 35,000 00 | 32,200 00 | |
| Hamilton, 1937, 4 p.c | 15,000 00 | 13,050 00 | |
| St. Boniface, 1942, 5 p.c | 25,000 00 | 23,000 00 | |
| *School—* | | | |
| Calgary, P., 1945, 4½ p.c | 20,000 00 | 16,600 00 | |
| Calgary, P., 1952, 4½ p.c | 5,000 00 | 4,100 00 | |
| *Miscellaneous—* | | | |
| Toronto Harbour Com., (g't'd. by City of Toronto), 1953, 4½ p.c | 100,000 00 | 91,000 00 | |
| Total on deposit with Receiver General | $ 491,000 00 | $ 449,880 00 | |
| Carried out at market value | | | $ 449,880 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Amount of loans secured by bonds, etc., in Canada | | 300 00 |
| Cash at head office | | 50 00 |
| Cash in Standard Bank of Canada, Winnipeg | | 75,184 98 |
| Amount due for reinsurance losses (fire) $3,252.01; reinsurance premiums, $224.76 | | 3,476 77 |
| All other ledger assets | | 17 95 |
| Interest due, $2,125; accrued, $4,119 01 | | 6,244 01 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,068 64 on business prior to Oct. 1, 1920) | $ 52,061 56 | |
| Automobile (A) ($1,138.98 on business prior to Oct. 1, 1920) | 2,326 59 | |
| Automobile (B) ($175 18 on business prior to Oct. 1, 1920) | 357 83 | |
| Inland transportation ($87.29 on business prior to Oct. 1, 1920) | 1,970 71 | |
| Tornado ($10.83 on business prior to Oct. 1, 1920) | 161 48 | |
| Total | | 56,878 17 |
| Total assets in Canada | | $ 592,031 88 |

ST. PAUL—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 2,961 03 | |
| Net amount of fire claims, unadjusted | 24,820 74 | |
| Net amount of automobile (A) claims, adjusted and unpaid | 143 58 | |
| Net amount of automobile (A) claims, unadjusted | 2,802 60 | |
| Net amount of automobile (A) claims, resisted, in suit | 900 00 | |
| Net amount of automobile (B) claims, adjusted and unpaid | 315 98 | |
| Net amount of automobile (B) claims, unadjusted | 1,452 60 | |
| Net amount of inland transportation claims, unadjusted | 1,092 99 | |
| Net amount of tornado claims, adjusted and unpaid | 668 45 | |
| Net amount of tornado claims, unadjusted | 185 00 | |
| Total net amount of unsettled claims ($699.28 accrued in previous years) | | $ 35,342 97 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 263,498 28 | |
| Automobile (A) | 19,693 21 | |
| Automobile (B) | 3,828 48 | |
| Inland transportation | 9,758 82 | |
| Tornado | 19,203 63 | |
| Total, $315,982.42; carried out at 80 per cent | | 252,785 94 |
| Taxes due and accrued | | 33,010 08 |
| Total liabilities in Canada | | $ 321,138 99 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Inland Transportation. | Automobile (A). | Automobile (B). | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 618,005 58 | 44,597 75 | 79,481 09 | 10,659 97 | 16,116 59 | |
| Less reinsurance | 58,978 80 | | 196 65 | | −6 49 | |
| Less return premiums | 129,663 68 | 1,249 77 | 27,395 98 | 2,638 08 | 2,164 54 | |
| Total deduction | 188,642 48 | | 27,592 63 | | 2,158 05 | |
| Net cash received | 429,363 10 | 43,347 98 | 51,888 46 | 8,021 89 | 13,958 54 | |
| Net cash received for premiums for all classes of business | | | | | | $ 546,579 97 |
| Cash received for interest on investments | | | | | | 22,397 71 |
| Total income in Canada | | | | | | $ 568,977 68 |

ST. PAUL—*Continued.*

EXPENDITURE IN CANADA.

| — | Fire. | Automobile (A). | Automobile (B). | Inland Transportation. | Tornado. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years. | 35,728 04 | 11,035 16 | 1,578 40 | 2,682 94 | 8,653 50 |
| Deduct savings and salvage. | 1,587 45 | 1,379 90 | 44 00 | | |
| Deduct reinsurances. | 7,627 27 | | | | |
| Total deduction. | 9,214 72 | | | | |
| Net paid for said claims | 26,513 32 | 9,655 26 | 1,534 40 | | |
| Paid for claims occurring during the year. | 163,212 39 | 17,216 61 | 6,846 05 | 8,155 20 | 4,104 95 |
| Deduct savings and salvage. | 5,438 85 | 1,190 70 | 160 88 | 106 80 | |
| Reinsurances. | 16,341 64 | | | | 39 11 |
| Total deduction. | 21,780 49 | | | | |
| Net paid for said claims | 141,431 90 | 16,025 91 | 6,685 17 | 8,048 40 | 4,065 84 |
| Total net paid for said claims. | 167,945 22 | 25,681 17 | 8,219 57 | 10,731 34 | 12,719 34 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 225,296 64 |
| Commission on profits: fire | | 1,692 81 |
| Commission and brokerage: fire, $84,333.97; other, $23,120.94 | | 107,454 91 |
| Taxes: fire, $12,968.59; other, $3,219.98 | | 16,188 57 |
| *Salaries, fees and travelling expenses:—Salaries:—Head Office, $14,645.21; general and special agents, $8,565.00; Travelling Expenses:—officials, $1,479.44; agents, special, $6,681.37; agents' balances charged off, $110.46 | | 31,481 48 |
| †Miscellaneous expenditure, viz.: Advertising, $501.56; adjusting expenses, $6,576.15; furniture and fixtures, $189.05; administration expense, $18,617.96; legal expenses, $639.70; maps and plans, $557.91; duty, $506.39; postage, telegrams, telephones and express, $2,587.20; printing and stationery, $934.48; rents, $2,058.98; underwriters' boards, associations, etc., $7,986.09; miscellaneous expense, $132.90 | | 41,288 37 |
| Total expenditure in Canada | $ | 423,402 78 |

*($24,893.57 belongs to fire business). †($32,233.15 belongs to fire business).

ST. PAUL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile. (A) |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. |
| Gross in force at end of 1919 | 50,788,573 | 546,194 42 | 47,351 94 |
| Taken in 1920—New and renewed | 68,475,692 | 615,655 23 | 77,495 92 |
| Totals | 119,264,265 | 1,161,849 65 | 124,847 86 |
| Less ceased | 63,731,937 | 602,356 69 | 85,351 30 |
| Gross in force at end of 1920 | 55,532,328 | 559,492 96 | 39,496 56 |
| Less reinsured | 5,533,761 | 55,131 81 | 157 82 |
| Net in force at end of 1920 | 49,998,567 | 504,361 15 | 39,338 74 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Automobile. (B) | Inland Transportation. | Tornado. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 7,698 62 | 15,848 37 | 26,708 79 |
| Taken in 1920—new and renewed | 10,315 88 | 43,480 83 | 16,091 95 |
| Totals | 18,014 50 | 59,329 20 | 42,800 74 |
| Less ceased | 10,357 53 | 40,294 15 | 7,356 90 |
| Gross in force at end of 1920 | 7,656 97 | 19,035 05 | 35,443 84 |
| Less reinsured | | | 136 10 |
| Net in force at end of 1920 | 7,656 97 | 19,035 05 | 35,307 74 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $13,978,046 84 |
| Interest and dividends | 779,636 51 |
| Rents | 23,824 46 |
| Agents' balances previously charged off | 1,086 72 |
| Gross profit on sale or maturity of bonds | 3,605 80 |
| Total income | $14,786,200 33 |

ST. PAUL—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 6,643,145 15 |
| Expenses of adjustment and settlement of claims | 158,951 07 |
| Interest or dividends to stockholders | 350,000 00 |
| Commission or brokerage | 3,199,323 22 |
| Agents' allowances | 48,345 36 |
| Field supervisory expenses | 281,841 13 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 385,544 25 |
| Rents | 30,477 96 |
| Inspections and surveys including underwriters' boards and tariff associations | 216,819 98 |
| Federal taxes | 500,079 28 |
| State taxes on premiums; Insurance Department licenses and fees | 362,897 90 |
| Fire patrol and salvage corps | 17,259 87 |
| All other licenses, fees and taxes | 7,738 62 |
| Real estate, taxes, $6,411.04; expenses, $6,985.86 | 13,396 90 |
| Agents' balances charged off | 239 49 |
| Gross loss on sale or maturity of bonds | 73,086 87 |
| All other disbursements | 198,805 55 |
| Total disbursements | $12,487,952 87 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 402,599 64 |
| Mortgage loans on real estate, first liens | 2,641,422 38 |
| Loans secured by pledge of bonds stock or other collateral | 200,000 00 |
| Book value of bonds and stocks | 13,350,483 22 |
| Cash on hand, in trust companies and banks | 1,729,423 23 |
| Agents' balances and bills receivable | 2,049,642 34 |
| Due from reinsurance companies on claims paid | 91,288 91 |
| Total ledger assets | $20,476,080 39 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 150,995 76 |
| Gross assets | $20,627,076 15 |
| Deduct assets not admitted | 1,412,631 54 |
| Total admitted assets | $19,214,444 61 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,794,507 83 |
| Total unearned premiums | 9,334,899 49 |
| Federal, state and other taxes due or accrued (estimated) | 383,000 00 |
| Contingent commissions or other charges, due or accrued | 67,500 00 |
| Salaries, rents, etc., due or accrued | 5,000 00 |
| Reserve for contingencies | 567,000 00 |
| Total liabilities, not including capital stock | $12,151,907 32 |
| Capital stock paid up in cash | 2,000,000 00 |
| Surplus over all liabilities, including capital stock | 5,062,537 29 |
| Total liabilities | $19,214,444 61 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount written or renewed during the year—Fire | $ 1,419,061,631 00 |
| Premiums thereon | 14,351,119 23 |
| Amount terminated during the year—Fire | 1,069,333,543 00 |
| Premiums thereon | 11,797,269 04 |
| Net amount in force at December 31, 1920—Fire | 1,525,272,879 00 |
| Premiums thereon | 15,202,391 80 |
| Net amount in force at December 31, 1920—Marine and Inland | $ 162,120,810 00 |
| Premiums thereon | 1,904,156 08 |

## SCOTTISH CANADIAN ASSURANCE CORPORATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. Hay—Vice-President Col. J. F. MICHIE—Secretary, GEOFFREY J. MALCOLM—Principal Office, Toronto, Ont.

(Incorporated May 11, 1920, by an Act of the Parliament of Canada, 10–11 Geo. V, chap. 95. Dominion license issued December 22, 1920).

### CAPITAL.

| | |
|---|---|
| Amount of joint stock authorized | $ 1,000,000 00 |
| Amount subscribed | 750,000 00 |
| Amount paid in cash | 150,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

*On deposit with Receiver-General:—*

| | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| Dom. of Can. Victory Loan, 1934, 5½ p.c. | $ 110,000 00 | $ 101,973 75 | $ 101,973 75 | |
| Carried out at book value | | | | $ 101,973 75 |
| Cash in Imperial Bank of Canada, Toronto | | | | 42,909 63 |
| Total ledger assets | | | | $ 144,883 38 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 1,446 30 |
| Total assets | $ 146,329 68 |

### LIABILITIES.

| | |
|---|---|
| Excess of assets over liabilities | $ 146,329 68 |
| Capital stock paid in cash | 150,000 00 |

### INCOME.

| | |
|---|---|
| Cash received for interest on investments | $ 138 17 |
| Received for calls on capital | 150,000 00 |
| Total income | $ 150,138 17 |

### EXPENDITURE.

| | |
|---|---|
| Taxes, fire, $1,255; other, $300 | $ 1,555 00 |
| Miscellaneous expenditure, viz.:—Postage, telegrams, telephones and express, $110; printing and stationery, $3,580.12; charges, $9.67 | 3,699 79 |
| Total expenditure | $ 5,254 79 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of cash income as above | $ 150,138 17 |
| Amount of expenditure as above | 5,254 79 |
| Balance, net ledger assets, December 31, 1920 | $ 144,883 38 |

## SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, VESEY G. HOLT—Manager, WM. ÆNEAS MACKAY—Principal Office, Edinburgh, Scotland—Chief Agent in Canada, ALEXANDER BISSETT—Head Office in Canada, Montreal.

(Incorporated, 1876. Commenced business in Canada, December 17, 1918.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized | £ 150,000 | $ 730,000 00 |
| Amount subscribed and paid up in cash | 80,000 | 380,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| British War Loan, 1929, 1947, 5 p.c. | $ 211,700 00 | $ 197,465 00 | |
| Carried out at market value | | | $ 197,465 00 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds held by the Company, viz.:— | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 15,000 00 | $ 14,306 25 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 15,000 00 | 14,433 00 | |
| Montreal Protestant Hospital for Insane, 1929, 4½ p.c. | 10,000 00 | 8,600 00 | |
| City of Toronto, 1950, 6 p.c. | 3,000 00 | 2,840 70 | |
| Total | $ 43,000 00 | $ 40,179 95 | |
| Carried out at market value | | | 40,179 95 |
| Cash at head office | | | 7,828 65 |
| Cash in banks, viz.:— | | | |
| Molsons Bank, Montreal, General account | | $ 15,813 25 | |
| " " Manager's account | | 114 11 | |
| " " Fire dept. | | 7,510 60 | |
| Total cash in banks | | | $ 23,437 96 |
| Interest accrued | | | 506 72 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire ($887.71 on business prior to Oct. 1, 1920) | | $ 22,484 72 | |
| Accident, ($1,232.34 on business prior to Oct. 1, 1920) | | 9,274 85 | |
| Automobile, ("A" ($816 10 on business prior to Oct. 1, 1920) | | 3,803 77 | |
| Automobile, "B" ($1,020 on business prior to Oct. 1, 1920) | | 4,325 62 | |
| Liability ($5,950.43 on business prior to Oct. 1, 1920) | | 69,292 78 | |
| Guarantee | | 947 95 | |
| Sickness ($1,332.94 on business prior to Oct. 1, 1920) | | 9,747 80 | |
| Total ($119,877.49 less $27,741.09 commission) | | | $ 92,136 40 |
| Office furniture (less depreciation) | | | 10,158 00 |
| Total assets | | | $ 373,989 97 |

SCOTTISH METROPOLITAN—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, unadjusted | $ 10,500 00 | |
| Accident, unadjusted | 2,722 00 | |
| Automobile (A), unadjusted | 2,045 00 | |
| Automobile (B), unadjusted | 1,815 00 | |
| Liability, unadjusted | 27,895 00 | |
| Liability, resisted, in suit | 4,750 00 | |
| Sickness, unadjusted | 638 00 | |
| Total net amount of unsettled claims | | $ 50,365 00 |
| Reserve of unearned premiums:— | | |
| Fire | $ 72,824 91 | |
| Accident | 11,890 86 | |
| Automobile (A) | 13,412 89 | |
| Automobile (B) | 9,363 62 | |
| Liability | 18,124 09 | |
| Guarantee | 854 85 | |
| Sickness | 13,287 21 | |
| Total reserve, $139,758.43; carried out at 80 per cent | | 111,806 74 |
| Reinsurance premiums— | | |
| Fire | $ 194 18 | |
| Accident | 602 23 | |
| Automobile (A) | 2,209 55 | |
| Automobile (B) | 340 38 | |
| Liability | 4,901 23 | |
| Guarantee | 92 90 | |
| Sickness | 807 43 | |
| Total ($9,147.90 less $2,267.54 com.) | | 6,880 36 |
| Salaries, rent and other expenses | | 2,175 00 |
| Taxes due and accrued | | 7,731 37 |
| Total liabilities in Canada | | $ 178,958 47 |

INCOME IN CANADA.

| Premiums. | Fire. | Accident. | Automobile. (A) | Automobile. (B) | Liability | Guarantee | Sickness. | |
|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 144,775 34 | 26,077 89 | 34,759 31 | 31,811 17 | 190,080 56 | 1,017 25 | 29,719 23 | |
| Deduct reinsurances | 273 80 | 3,998 81 | 6,703 52 | 5,140 40 | 15,955 11 | 158 59 | 4,319 56 | |
| Deduct return premiums | 24,857 08 | 3,833 18 | 12,291 98 | 8,149 58 | 166 06 | | 3,924 01 | |
| Total deduction | 25,130 88 | 7,831 99 | 8,995 30 | 13,289 98 | 16,121 17 | | 8,243 57 | |
| Net cash received for premiums in Canada | 119,644 46 | 18,245 90 | 25,764 01 | 18,521 19 | 173,959 39 | 858 66 | 21,475 66 | |
| Net cash received for premiums for all classes of business | | | | | | | | $ 378,469 27 |
| Received for interest | | | | | | | | 643 12 |
| Total income in Canada | | | | | | | | $ 379,112 39 |

SCOTTISH METROPOLITAN—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile. (A) | Automobile. (B) | Liability. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 448 48 | 10 00 | 194 70 | 855 51 | 10,969 00 | 1,140 36 |
| Less savings and salvage | | | 200 00 | | | |
| Less reinsurance | | | 1,179 16 | 737 38 | 565 17 | 524 82 |
| Total deduction | | | 1,379 46 | | | |
| Net payment for said claims | | | 1,184 76 | 118 13 | 10,403 83 | 615 54 |
| Paid for claims occurring during the year | 23,881 15 | 3,440 53 | 12,203 26 | 7,115 80 | 80,782 18 | 11,371 99 |
| Less reinsurance | | 322 92 | 1,530 61 | 755 18 | 2,915 20 | 1,461 17 |
| Net payment for said claims | | 3,117 61 | 10,672 65 | 6,360 67 | 77,866 98 | 9,910 82 |
| Total net payment for claims | 24,365 63 | 3,127 61 | 9,487 89 | 6,478 80 | 88,270 81 | 10,526 36 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 142,257 10 |
| Commission and brokerage, fire, $22,661.34; other, $45,289.55 | | 67,950 89 |
| Taxes, fire, $2,022.71; other, $2,203.12 | | 4,225 83 |
| *Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, $26,476.42; general and special agents, $6,503.95; Fees:—Directors, $625;auditors, $469.31; Travelling Expenses: burg.ver chief agency, $3,922.43; agents, $771.60 | | 38,768 71 |
| †Miscellaneous Expenditure, viz.:—Advertising, $3,494.22; sundry office expenses, $531.32; furniture and fixtures, $5,131.50; inspections and surveys, $678.90; legal expenses, $12; maps and plans, $6.974; petty expenses, $365.41; postage, telegrams, telephones and express, $1,567.05; printing and stationery, $13,748.15; rents, $2,842.46; underwriters' boards, associations, etc., $1,634.31; bank exchange, $937.94; agents guarantees, $51.16. | | 37,978 42 |
| Total expenditure in Canada | $ | 291,180 95 |

*(Of which $18,447.18 belongs to Fire business.)
†(Of which $22,411.57 belongs to Fire business.)

SCOTTISH METROPOLITAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business | | | |
|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (A) |
| | Amount | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 1,139,711 | 15,061 38 | 6,299 68 | 7,030 33 |
| Taken in 1920, new and Renewed | 13,694,738 | 154,991 13 | 33,679 74 | 37,306 42 |
| Totals | 14,834,449 | 170,052 51 | 39,979 42 | 44,336 75 |
| Less ceased | 3,813,655 | 43,807 63 | 12,014 47 | 8,268 13 |
| Gros in force at end of 1920 | 11,020,794 | 126,244,89 | 27,964 95 | 36,068 62 |
| Less reinsured | 117,500 | 438 87 | 4,183 23 | 9,242 86 |
| Net in force at end of 1920 | 10,903,294 | 125,806 02 | 23,781 72 | 26,825 76 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (B) | Liability. | Guarantee. | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 9,388 48 | 38,450 52 | 11,932 28 | 6,773 68 |
| Taken in 1920, new and Renewed | 34,361 19 | 238,338 82 | 1,785 20 | 37,509 82 |
| Totals | 43,749 67 | 276,789 37 | 13,717 48 | 44,283 50 |
| Less ceased | 19,945 65 | 239,902 19 | 11,797 28 | 13,036 83 |
| Gross in force at end of 1920 | 23,804 02 | 36,887 18 | 1,920 20 | 31,246 67 |
| Less reinsured | 5,076 77 | 639 00 | 210 49 | 4,672 25 |
| Net in force at end of 1920 | 18,727 25 | 36,248 18 | 1,709 71 | 26,574 42 |

SCOTTISH METROPOLITAN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

FIRE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year— | | Loss under policies paid and outstanding | 22,463 6 3 |
| Reserve for unexpired risks | 9,628 6 10 | Commission | 11,025 16 2 |
| Premiums | 40,441 1 11 | Expenses of management | 1,179 0 0 |
| Amount transferred to profit and loss account | 782 14 3 | Contributions to fire brigades | 7 11 10 |
| | | Reserve for unexpired risks | 16,176 8 9 |
| | £ 50,852 3 0 | | £ 50,852 3 0 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of last year's Account | 11,015 15 7 | | Expenses not charged to other Accounts | 585 0 0 |
| Less Dividend paid for 1919 £ 10,000 0 0 | | | Share of Pensions applicable to Life Department | 2,564 0 0 |
| Less Insurance Tax thereon 3,000 0 0 | | | Furnishings—Amount written off | 306 2 8 |
| | 7,000 0 0 | | Taxes | 3,442 9 6 |
| | | 4,015 15 7 | Amount transferred to Fire Insurance Account | 782 14 3 |
| Interest, Dividends and Rents, (less Income Tax thereon):— | | | Balance on London Amicable Fund | 112 1 6 |
| Not carried to other Accounts | 3,680 12 9 | | Balance | 22,491 10 6 |
| Transferred from Marine Insurance Account | 20,345 6 1 | | | |
| | | 24,025 18 10 | | |
| Amount transferred from— | | | | |
| Capital Redemption Account | 8 18 4 | | | |
| Accident Insurance Account | 4 19 8 | | | |
| Employers' Liability Insurance Account | 478 8 0 | | | |
| General Insurance Account | 19 3 1 | | | |
| | | 511 9 1 | | |
| Registration Fees | | 17 5 0 | | |
| Profit from Exchange | | 1,713 9 11 | | |
| | £ | 30,283 18 5 | £ | 30,283 18 5 |

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, JAMES A. COOK—Secretary, JOHN GUNN—Principal Office, Edinburgh, Scotland—Chief Agents in Canada, Messrs EISINHART AND EVANS—Head Office in Canada, Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada, February, 1882.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $30,000,000 00 |
| Amount subscribed | 27,593,700 00 |
| Amount paid thereon in cash | 1,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 442,248 18 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens | | 600,207 00 |
| Market value of bonds and debentures held by Co. (For details, see schedule C.) | | 944,726 25 |
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Toronto | $ 73,001 55 | |
| Union Bank of Canada, Winnipeg | 2,773 11 | |
| Total cash in banks | | 75,774 66 |
| Interest due, $1,520.10; accrued, $23,241.45 | | 24,761 55 |
| Agents' balances and premiums uncollected:— | | |
| Fire ($9,624.88 on business prior to Oct. 1, 1920) | $ 55,293 75 | |
| Automobile (A) ($201.89 on business prior to Oct. 1, 1920) | 1,266 72 | |
| Automobile (B) ($146.20 on business prior to Oct. 1, 1920) | 917 28 | |
| Sprinkler leakage ($250 on business prior to Oct. 1, 1920) | 809 68 | |
| Tornado | 4 00 | |
| Total | | 58,291 43 |
| Total assets in Canada | | $ 2,146,009 12 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 4,551 00 | |
| Net amount of fire claims, unadjusted | 24,995 00 | |
| Net amount of fire claims, resisted, not in suit | 968 00 | |
| Net amount of automobile (A) claims, adjusted and unpaid | 175 00 | |
| Net amount of automobile (A) claims, unadjusted | 998 00 | |
| Net amount of automobile (B) claims, adjusted and unpaid | 364 00 | |
| Net amount of automobile (B) claims, unadjusted | 2,065 00 | |
| Net amount of sprinkler leakage claims, unadjusted | 660 00 | |
| Total net amount of unsettled claims | | $ 34,716 00 |
| Reserved of unearned premiums: fire, $369,106.07; automobile (A), $7,499.78; automobile (B), $5,430.88; explosion, $194.25; tornado, $1,147.77; sprinkler leakage, $2,768.24; Total, $386,146.99, carried out at 80 per cent. | | 308,917 59 |
| Taxes due or accrued | | 21,637 62 |
| Total liabilities in Canada | | $ 365,271 21 |

THE SCOTTISH UNION AND NATIONAL—*Continued.*

INCOME IN CANADA.

| Premiums. | Fire. | Automobile. (A) | Automobile. (B) | Explosion. | Sprinkler Leakage. | Tornado. | |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 563,315 39 | 19,058 62 | 13,764 69 | 819 85 | 2,493 27 | 859 63 | |
| Less reinsurances | 27,572 47 | | | | 75 00 | | |
| Less return premiums | 71,115 55 | 2,988 63 | 2,277 62 | 803 19 | 356 00 | 75 25 | |
| Total deduction | 98,688 02 | | | | 431 00 | | |
| Net cash received | 464,627 37 | 16,069 99 | 11,487 07 | 16 66 | 2,062 27 | 784 38 | |
| Net cash received for premiums for all classes of business | | | | | | | $ 495,047 74 |
| Cash received for interest on investments | | | | | | | 110,136 18 |
| Income from other sources | | | | | | | 2,758 22 |
| Total income in Canada | | | | | | | $ 607,942 14 |

EXPENDITURE IN CANADA.

| Claims. | Fire. | Automobile. (A) | Automobile. (B) | Tornado. | |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 7,104 88 | 1,361 08 | 2,405 21 | | |
| Deduct savings and salvage | 120 41 | | 80 00 | | |
| Reinsurances | 378 13 | | | | |
| Total deduction | 498 54 | | | | |
| Net paid for said claims | 6,606 34 | | 2,325 21 | | |
| Paid for claims occurring during the year | 183,706 16 | 10,625 27 | 6,185 12 | 243 60 | |
| Deduct savings and salvage | 755 20 | 400 00 | 34 05 | | |
| Reinsurances | 13,976 79 | | | | |
| Total deduction | 14,731 99 | | | | |
| Net paid for said claims | 168,974 17 | 10,225 27 | 6,151 07 | | |
| Total net paid for said claims | 175,580 51 | 11,586 35 | 8,476 28 | 243 60 | |
| Total net payments for claims for all classes of business | | | | | $ 195,886 74 |
| Commission and brokerage: fire, $104,363.53; other, $7,552.91 | | | | | 111,916 44 |
| Commission on profits, fire | | | | | 504 18 |
| Taxes, fire, $15,407.12; other $535.66 | | | | | 15,970 78 |
| *Salaries, fees and travelling expenses:—Salaries: Head office, $18,142; general and special agents, $6,100; fees: directors, $500; auditors, $108; travelling expenses of chief agency, $35.80; do. of officials, other, $141.54; agents, $4,236.79 | | | | | 29,264 13 |
| †Miscellaneous expenditure, viz.:—Advertising, $177.42; fire departments, patrol and salvage corps assessments, etc., $9.80; furniture and fixtures, $605; maps and plans, $1,205.21; postage, telegrams, telephones and express, $1,682.61; printing and stationery, $2,304.28; rents, $715; underwriters' boards, associations, etc., $6,602.29; premium on fidelity bond, $125; miscellaneous and investment expenses, $686.94 | | | | | 14,113 55 |
| Total expenditure in Canada | | | | | $ 367,655 82 |

*($27,487.80 belongs to Fire business.)
†($13,604.29 belongs to Fire business.)

THE SCOTTISH UNION AND NATIONAL—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A). | Automobile (B). |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 66,098,561 | 696,397 34 | 10,537 12 | 7,630 33 |
| Taken in 1920—new and renewed | 57,827,488 | 564,465 83 | 18,763 37 | 13,550 88 |
| Totals | 123,926,049 | 1,260,863 17 | 29,300 49 | 21,181 21 |
| Less ceased | 53,882,064 | 518,695 61 | 14,300 93 | 10,319 46 |
| Gross in force at end of 1920 | 70,043,985 | 742,167 56 | 14,999 56 | 10,861 75 |
| Less reinsured | 3,502,767 | 27,483 23 | | |
| Net in force at end of 1920 | 66,541,218 | 714,684 33 | 14,999 56 | 10,861 75 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Explosion. | Sprinkler Leakage. | Tornado. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 528 47 | 4,280 94 | 2,204 10 |
| Taken in 1920—new and renewed | 819 85 | 2,903 45 | 664 37 |
| Totals | 1,348 32 | 7,184 39 | 2,868 47 |
| Less ceased | 959 82 | 1,833 85 | 583 85 |
| Gross in force at end of 1920 | 388 50 | 5,350 54 | 2,284 62 |
| Less reinsured | | 412 50 | |
| Net in force at end of 1920 | 388 50 | 4,938 04 | 2,284 62 |

SCOTTISH—*Continued.*

SCHEDULE B.

| Bonds and debentures on deposit with Receiver General:— | Par value. | Market value. |
|---|---|---|
| *Cities—* | | |
| St. John, 1936, 4 p.c. | $ 2,000 00 | $ 1,720 00 |
| Hamilton, 1937, 4 p.c. | 25,000 00 | 21,750 00 |
| Hamilton, Ont., 1934, 4 p.c. | 73,000 00 | 64,239 99 |
| Halifax, 1926, 4 p.c. | 50,000 00 | 46,500 00 |
| London, 1925, 4 p.c. | 25,000 00 | 23,250 00 |
| London, 1943, 4½ p.c. | 25,000 00 | 23,000 00 |
| Brantford, 1930, 4 p.c. | 30,000 00 | 26,700 00 |
| Edmonton, 1929, 4½ p.c. | 48,666 66 | 43,313 33 |
| St. Boniface, 1928, 5 p.c. | 50,310 38 | 47,794 86 |
| Quebec, 1933, 3½ p.c. | 6,000 00 | 4,980 00 |
| Brantford, 1928, 3½ p.c. | 10,000 00 | 9,500 00 |
| Halifax, 1945, 4 p.c. | 50,000 00 | 42,500 00 |
| Fort William, 1939, 4½ p.c. | 50,000 00 | 43,500 00 |
| *School—* | | |
| Ottawa, P., 1941, 4 p.c. | 50,000 00 | 43,500 00 |
| Total on deposit with Receiver General | $ 494,977 04 | $ 442,248 18 |

SCHEDULE C.

| Bonds and debentures held by Co.:— | | |
|---|---|---|
| Dominion of Canada Victory Loan, 1922, 5½ p.c. | $ 150,000 00 | $ 150,000 00 |
| Dominion of Canada Victory Loan, 1923, 5½ p.c. | 50,000 00 | 50,000 00 |
| Dominion of Canada Bonds, 1929, 5½ p.c. | 200,000 00 | 194,723 25 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 300,000 00 | 300,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 150,000 00 | 150,000 00 |
| *Miscellaneous:—* | | |
| Canada Penn. Mtge Corp., 1924, 5½ p.c. | 25,000 00 | 25,000 00 |
| Central Canada L and S. Co., 1922, 5½ p.c. | 25,000 00 | 25,000 00 |
| Toronto Mtge Co., 1921, 5½ p.c. | 50,000 00 | 50,000 00 |
| Total par and market value | $ 950,000 00 | $ 944,726 25 |

SCOTTISH—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### FIRE INSURANCE ACCOUNT.

FORM B.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Fire Insurance Fund at 1st January, 1920:— | | | | Claims paid and outstanding after deducting Reinsurance recoveries | 710,110 | 19 | 9 |
| Reserve for unexpired risks | 645,640 | 5 | 8 | Commission | 202,613 | 5 | 7 |
| Premiums after deducting reinsurance premiums | 1,313,333 | 0 | 11 | Expenses of management | 335,498 | 19 | 0 |
| Interest, dividends and rents £ 36,625 2 6 | | | | Contributions to fire brigades | 12,931 | 10 | 5 |
| Less Income tax 5,611 7 6 | | | | Profit realized—Transferred to Profit and Loss Account | 72,165 | 16 | 4 |
| | 31,013 | 15 | 0 | Fire insurance fund at 31st December, 1920:— | | | |
| | | | | Reserve for unexpired risks, being 50 per cent of the premium income for the year | 656,666 | 10 | 6 |
| £ | 1,989,987 | 1 | 7 | £ | 1,989,987 | 1 | 7 |

### PROFIT AND LOSS ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance at January 1, 1920 | 249,312 | 13 | 2 | Dividends paid to shareholders £ 90,000 0 0 | | | |
| Interest, dividends and rents not carried to other accounts £ 83,460 0 2 | | | | Less Income tax 27,000 0 0 | | | |
| Less income tax 18,076 9 10 | | | | | 63,000 | 0 | 0 |
| | 68,383 | 10 | 4 | Interest on Accident Bonds | 2,485 | 6 | 1 |
| Profit realized— | | | | Agents' balances irrecoverable | 215 | 17 | 4 |
| Fire account £ 72,165 16 4 | | | | Income tax paid and provided for | 123,180 | 0 | 0 |
| Accident account 2,188 14 8 | | | | Excess profits paid and provided for | 10,000 | 0 | 0 |
| Liability account 8,900 16 4 | | | | Depreciation in investments | 40,000 | 0 | 0 |
| Miscellaneous account 329 17 2 | | | | Balance 31 December, 1920, subject to excess profits duty (if any) | 222,655 | 2 | 1 |
| Marine account 60,000 0 0 | | | | | | | |
| | 143,585 | 4 | 6 | | | | |
| Transfer fees | 254 | 17 | 6 | | | | |
| £ | 461,536 | 5 | 6 | £ | 461,536 | 5 | 6 |

SCOTTISH—*Concluded.*

BALANCE SHEET.

| LIABILITIES. | £ s. d. | £ s. d. |
|---|---|---|
| Shareholders' capital paid up | £ 300,000 0 0 | |
| Life assurance and annuity fund | 8,474,237 18 10 | |
| Fire insurance fund | 656,666 10 6 | |
| Accident insurance fund | 11,528 6 0 | |
| Employers' liability insurance fund | 56,973 2 7 | |
| Sinking fund and capital redemption fund | 95,661 9 4 | |
| Miscellaneous assurance fund | 35,216 7 6 | |
| Marine insurance fund | 765,144 17 0 | |
| General reserve fund | 300,000 0 0 | |
| Profit and Loss account | 222,655 21 | |
| | | £ 10,918,083 13 10 |
| Claims admitted or intimated, but not payable until after 31st December, 1920:— | | |
| Life assurance | £ 170,647 7 9 | |
| Fire insurance | 183,112 0 5 | |
| | | 353,759 8 2 |
| Surrender values due and unpaid | £ 5,902 2 11 | |
| Annuities due and unpaid | 243 6 10 | |
| Due under 'Accident' bonds maturing 1926 | 60,152 2 6 | |
| Unclaimed dividends | 2,879 8 10 | |
| Deposits made by agents and others | 856 12 11 | |
| Bills payable—Fire account | 14,991 13 8 | |
| Balances of other companies' accounts | 705,737 1 6 | |
| Outstanding Commission and other charges:— | | |
| Life account | 5,708 16 6 | |
| Fire account | 13,280 10 0 | |
| Accident account | 311 6 0 | |
| Employers' liability account | 1,305 13 11 | |
| Profit and Loss account | 148,180 0 0 | |
| | £ 959,548 15 7 | |
| Less due on Miscellaneous Account | 5 5 0 | |
| | | 959,543 10 7 |

| ASSETS. | £ s. d. | £ s. d. |
|---|---|---|
| Mortgages on property within the United Kingdom | 390,987 19 5 | |
| Mortgages on property out of the United Kingdom | 151,922 8 2 | |
| Loans on parochial and other public rates | 61,698 17 8 | |
| Loans on life interests | 25,748 0 4 | |
| Loans on reversions | 39,736 17 7 | |
| Loans on stocks and shares | 10,378 3 5 | |
| Loans on Company's policies within their surrender values | 385,634 5 8 | |
| Investments:— | | |
| Deposits with the High Court— | | |
| 5 per cent War Loan, 1929-47 £ 16,666 13 4 | | |
| Glasgow and South-Western Railway 4 per cent preference stock 11,433 0 0 | | |
| | 28,099 13 4 | |
| British Government securities | 4,392,079 1 8 | |
| Municipal and County securities—United Kingdom | 253,800 10 0 | |
| Indian and Colonial Government securities | 458,925 10 0 | |
| Indian and Colonial Provincial securities | 19,918 16 0 | |
| Indian and Colonial Municipal securities | 399,067 10 0 | |
| Foreign Government securities | 563,344 12 0 | |
| Foreign Provincial securities | 54,392 12 0 | |
| Foreign Municipal securities | 280,799 3 0 | |
| Railway and other debentures and debenture stocks—Home and Foreign | 2,056,018 6 0 | |
| Railway and other preference and guaranteed stocks | 613,874 7 0 | |
| Railway and other ordinary stocks | 301,530 9 0 | |
| Freehold ground rents | 200,742 8 5 | |
| House property | 376,950 0 0 | |
| Reversions | 26,197 5 2 | |
| Agents' balances | 369,306 18 2 | |
| Outstanding premiums | 316,059 15 8 | |
| Outstanding interest, dividends and rents | 2,948 17 5 | |
| Interest accrued but not payable until after 31st December, 1920 | 95,040 10 10 | |
| Bills receivable | 31,650 14 2 | |
| Cash—On deposit | 17,137 0 0 | |
| In hand and on current account | 288,023 3 8 | |
| Landed property | 19,372 16 10 | |

*Memo.* 1.—A part of the company's assets has been deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued. No such deposit has been made in connection with Life Policies.

*Memo.* 2.—Obligations of the British Government which have a fixed date of redemption have been stated at redemption values or cost prices,

whichever be the lower. Other first-class securities maturing on or before 31st December, 1924, have been entered at or under their redemption values. All other Stock Exchange Securities held on 31st December, 1919, have been stated at the middle prices quoted on that date. Securities purchased since that date have been entered at or under cost prices. In all cases accrued interest has been declared.

| | |
|---|---|
| £ 12,231,386 12 7 | |
| | £ 12,231,386 12 7 |

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, A. W. DAMON—Secretary, E. H. HILDRETH—Principal Office, Springfield, Mass.—Chief Agent in Canada, JOSEPH MURPHY—Head Office in Canada, Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, subscribed and paid in cash | $ 2,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | $ 458,710 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, St. John, N.B. | $ 13,184 53 | |
| Bank of Nova Scotia, Toronto, Ont. | 41,511 90 | |
| Royal Bank of Canada, Montreal, P.Q. | 17,763 83 | |
| Merchants Bank of Canada, Victoria, B.C. | 19,996 51 | |
| Royal Bank of Canada, Vancouver, B.C. | 27,093 75 | |
| Union Bank of Canada, Winnipeg, Man. | 59,850 19 | |
| Total cash in banks | | 179,400 71 |
| Interest accrued | | 6,630 37 |
| Agents' balances and premiums uncollected: Fire ($698.73 on business prior to Oct. 1, 1919) | | 52,386 50 |
| Total assets in Canada | | $ 697,127 58 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 98,182 81 | |
| Net amount of tornado claims, unadjusted | 5,400 00 | |
| Total net amount of unsettled claims | | $ 103,582 81 |
| Reserve of unearned premiums— | | |
| Fire | $ 306,397 20 | |
| Automobile (A) | 2,237 06 | |
| Sprinkler leakage | 3,207 18 | |
| Tornado | 4,383 03 | |
| Total, $316,224.47; carried out at 80 per cent | | 252,979 57 |
| Taxes due and accrued | | 26,344 74 |
| Total liabilities in Canada | | $ 382,907 12 |

SPRINGFIELD FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Sprinkler Leakage. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 721,541 13 | 6,713 48 | 4,809 92 | 6,230 16 | |
| Less reinsurance | 162,694 57 | | 492 00 | 1,737 69 | |
| Less return premiums | 107,036 17 | 971 71 | 670 42 | 1,750 06 | |
| Total deduction | 269,730 74 | | 1,162 42 | 3,487 75 | |
| Net cash received | 451,810 39 | 5,741 77 | 3,647 50 | 2,742 41 | |
| Net cash received for premiums for all classes of business | | | | | $ 463,942 07 |
| Cash received for interest on investments | | | | | 25,505 96 |
| Total income in Canada | | | | | $ 489,448 03 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Tornado. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 26,432 79 | 42 50 | |
| Paid for claims occurring during the year | 240,763 78 | | |
| Less savings and salvage | 27 | | |
| Less reinsurance | 53,166 89 | | |
| Total deduction | 53,167 16 | | |
| Net payment for said claims | 187,596 62 | | |
| Total net payment for claims | 214,029 41 | 42 50 | |
| Totals net payment for claims for all classes of business | | | $ 214,071 91 |
| Commission and brokerage | | | 95,638 98 |
| Taxes, fire, $14,802.; other, $50 | | | 14,852 00 |
| *Salaries, fees and travelling expenses:—Salaries:—General and special agents, $10,257.44; travelling expenses, agents, $2,946.23 | | | 13,203 67 |
| †Miscellaneous expenditure, viz.:—Advertising, $190.28; furniture and fixtures, $15.55; inspections and surveys, $2,174.83; legal expenses, $6; maps and plans, $1,550.68; duty, $159.47; postage, telegrams, telephones and express, $3,299.59; printing and stationery, $651.17; rents, $1,940; underwriters' boards, associations, etc., $3,825.06; adjustment expenses, $3,713.10 | | | 17,525 73 |
| Total expenditure in Canada | | | $ 355,292 29 |

*($13,000 belongs to fire business).
†($17,000 belongs to fire business).

SPRINGFIELD FIRE AND MARINE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A) | Sprinkler Leakage. | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 65,858,100 | 667,549 01 | 150 95 | 1,784 33 | 9,297 05 |
| Taken in 1920, new and renewed | 75,975,336 | 700,817 14 | 6,713 48 | 4,809 92 | 6,230 16 |
| Totals | 141,833,436 | 1,368,366 15 | 6,864 43 | 6,594 25 | 15,527 21 |
| Less ceased | 61,675,957 | 602,920 54 | 2,420 65 | 1,849 85 | 4,527 21 |
| Gross in force at end of 1920 | 80,157,479 | 765,445 61 | 4,443 78 | 4,744 40 | 11,000 00 |
| Less reinsured | 24,841,056 | 167,939 60 | | 412 68 | 3,052 32 |
| Net in force at end of 1920 | 55,316,423 | 597,506 01 | 4,443 78 | 4,331 72 | 7,947 68 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value | Market value. |
|---|---|---|
| Dom. of Canada bonds, 1926, 5 p.c. | $ 25,000 00 | $ 24,750 00 |
| *Cities—* | | |
| Brantford, 1942, 4½ p.c | 60,000 00 | 54,600 00 |
| Calgary, 1933, 5 p.c. | 50,000 00 | 46,500 00 |
| Hamilton, 1932, 4 p.c | 12,000 00 | 10,680 00 |
| Hamilton, 1934, 4½ p.c | 38,000 00 | 35,720 00 |
| Ottawa, 1935, 4½ p.c | 20,000 00 | 19,000 00 |
| Regina, 1928, 5 p.c. | 20,000 00 | 19,000 00 |
| Toronto, 1948, 4½ p.c | 27,000 00 | 25,110 00 |
| Victoria, 1951, 4 p.c | 15,000 00 | 11,550 00 |
| Victoria, 1938, 4½ p.c | 30,000 00 | 26,100 00 |
| Westmount, 1947, 4½ p.c | 35,000 00 | 31,850 00 |
| Westmount, 1955, 4½ p.c | 15,000 00 | 13,650 00 |
| Winnipeg, 1925, 4 p.c | 55,000 00 | 50,600 00 |
| Winnipeg, 1934, 4 p.c | 5,000 00 | 4,350 00 |
| *Schools—* | | |
| Montreal Catholic, 1948, 4 p.c. | 25,000 00 | 20,750 00 |
| Montreal Protestant, 1938, 4 p.c | 25,000 00 | 21,500 00 |
| Outremont, 1950, 4½ p.c | 50,000 00 | 43,000 00 |
| Total on deposit with Receiver General | $ 507,000 00 | $ 458,710 00 |

SPRINGFIELD FIRE AND MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 335,000 00 |
| Mortgage loans on real estate, first liens | 2,600,770 00 |
| Book value of bonds and stocks | 12,558,478 30 |
| Cash in company's office, trust companies and in banks | 2,724,400 79 |
| Agents' balances | 2,291,191 80 |
| Total ledger assets | $20,509,840 89 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Recoverable for reinsurance on paid losses | 207,184 22 |
| Interest accrued | 170,627 85 |
| Gross assets | $20,887,652 96 |
| Deduct assets not admitted | 512,777 85 |
| Total admitted assets | $20,374,875 11 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,732,795 96 |
| Unearned premiums | 11,368,661 47 |
| Dividends declared but unpaid to stockholders | 200,000 00 |
| Salaries, rents, expenses, bills, etc., due or accrued | 50,000 00 |
| Federal, state or other taxes due or accrued (estimated) | 360,000 00 |
| Contingent commissions or other charges due or accrued | 130,000 00 |
| Total liabilities, except capital stock | $13,841,457 43 |
| Capital stock paid in cash | 2,500,000 00 |
| Surplus over all liabilities | 4,033,417 68 |
| Total liabilities | $20,374,875 11 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $13,618,836 02 |
| Interest and dividends | 765,732 78 |
| Rents | 24,000 00 |
| Agents' balances previously charged off | 995 04 |
| Gross profit on sale or maturity of stocks | 735 52 |
| Total income | $14,410,299 36 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 5,311,470 41 |
| Expenses of adjustment and settlement of claims | 88,166 26 |
| Dividends to shareholders | 400,000 00 |
| Agents' compensation, including brokerage | 2,844,774 08 |
| Total field supervisory expenses | 571,572 86 |
| Salaries, fees and all other charges of officers, directors, trustees, and home office employees | 723,210 10 |
| Rents | 62,885 02 |
| Inspections and surveys, including underwriters' boards and tariff associations | 233,153 14 |
| Federal taxes | 425,685 65 |
| State taxes on premiums, Insurance Department licenses, etc. | 287,474 35 |
| Fire department, patrol and salvage corps | 54,753 29 |
| Agents' balances charged off | 1,584 27 |
| Real estate, taxes, $10,270.40; repairs, $5,637.67 | 15,908 07 |
| Gross loss on sale or maturity of bonds | 9,135 00 |
| Gross decrease, by adjustment, in book value of real estate and stocks | 3,864 43 |
| All other disbursements | 279,935 63 |
| Total disbursements | $11,313,572 56 |

EXHIBIT OF PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Policies written or renewed during the year | $ 2,206,725,730 00 | $19,886,703 79 |
| Risks expired and terminated | 1,586,158,675 00 | 15,379,231 11 |
| Policies in force at Dec. 31, 1920 | 1,967,163,855 00 | 19,714,406 65 |

## STERLING FIRE INSURANCE COMPANY OF INDIANA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, E. D. EVANS—Secretary, O. L. Ross—Principal Office, Indianapolis, Indiana, U.S.A. —Chief Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto, Ont.

(Incorporated, 1911. Commenced business in Canada, September 9, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 850,000 00 |

### ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.—:

| | Par value. | Market value. | |
|---|---|---|---|
| United States Liberty Loan, 1922/1923, 4¾ p.c. | $ 5,000 00 | $ 4,750 00 | |
| United States (4) Liberty Loan, 1933/1938, 4¼ p.c | 65,000 00 | 55,250 00 | |
| Total on deposit with Receiver General | $ 70,000 00 | $ 60,000 00 | |
| Carried out at market value | | | $ 60,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Imperial Bank of Canada, Toronto | 9,295 42 |
| Agents' balances and premiums uncollected | 3,183 00 |
| Interest accrued | 593 18 |
| Total assets in Canada | $ 73,071 60 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $3,846.31; carried out at 80 per cent. | $ 2,077 05 |
| Salaries, rents, etc. and accrued | 5,000 00 |
| Total liabilities in Canada | $ 8,077 05 |

### INCOME IN CANADA.

Nil.

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Taxes | $ 1,580 50 |
| Miscellaneous expenditure, viz.—Advertising, $15; postage, express, telephones and telegrams, $93.27; stationery and printing, $240.81 | 349 08 |
| Total expenditure in Canada | $ 1,929 58 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Taken during 1920, new | $ 385,410 | $ 4,209 82 |
| Deduct terminated | 8,800 | 53 46 |
| Gross net in force at December 31, 1920 | $ 376,610 | 4,156 36 |

STERLING FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 3,389 58 |
| Mortgage loans on real estate, first liens | 2,082,109 81 |
| Book value of bonds and stocks | 268,443 70 |
| Cash on hand, in trust companies and in banks | 86,201 05 |
| Agents' balances | 25,150 44 |
| Total ledger assets | $ 2,465,294 58 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 39,977 28 |
| Gross assets | $ 2,505,271 86 |
| Deduct assets not admitted | 4,031 31 |
| Total admitted assets | $ 2,501,240 55 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 267,837 80 |
| Unearned premiums | 778,647 50 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 300 00 |
| Federal, state and other taxes, due or accrued (estimated) | 61,000 00 |
| Total liabilities, except capital stock | $ 1,107,785 30 |
| Capital stock paid in cash | 850,000 00 |
| Surplus over liabilities and capital stock | 543,455 25 |
| Total liabilities | $2,501,240 55 |

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 1,195,428 98 |
| Received for interest and dividends | 123,877 59 |
| Received for rents | 4,172 23 |
| Gross profit on sale or maturity of real estate and bonds | 3 20 |
| Commission on mortgage loans | 4,105 93 |
| Total income | $ 1,327,587 93 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 485,413 46 |
| Expenses of adjustment and settlement of claims | 5,546 57 |
| Commission on brokerage | 366,039 55 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 15,734 78 |
| Rents | 2,115 02 |
| Federal Taxes | 26,578 98 |
| State taxes on premiums, Insurance Department licenses and fees | 16,554 80 |
| Paid stockholders for interest or dividends | 51,000 00 |
| Gross loss on sale or maturity of bonds | 215 60 |
| All other disbursements | 2,330 96 |
| Total disbursements | $ 971,559 72 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Fire risk—written or renewed during the year | $307,235,900 00 |
| Premiums thereon | 2,846,595 68 |
| Terminated during the year | 220,073,789 00 |
| Premiums thereon | 1,974,159 26 |
| Net amount in force, December 31, 1920 | 137,066,384 00 |
| Premiums thereon | 1,370,995 87 |

## THE STUYVESANT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. S. FRELINGHUYSER—Secretaries, G. F. HUTCHINGS and R. L. DOUGHERTY—Principal Office, 111 William St., New York—Chief Agent in Canada, H. BEGG—Head Office in Canada, Toronto.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid up in cash | $ 700,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Debentures on deposit with Receiver General, viz.:— | | | |
| Prov. of Ontario, 1936, 3½ p.c. | $ 84,000 00 | $ 70,500 00 | |
| United Kingdom of Great Britain and Ireland, 1921 or earlier, 5½ p.c. | 20,000 00 | 19,198 75 | |
| Total on deposit with Receiver General | $ 104,000 00 | $ 89,698 75 | |
| Carried out at market value | | | $ 89,698 75 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Toronto | 35,708 55 |
| Interest accrued | 1,653 33 |
| Agents' balances and premiums uncollected ($640.46 on business prior to Oct. 1, 1919) | 21,729 61 |
| Total assets in Canada | $ 148,790 24 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 12,506 44 |
| Reserve of unearned premiums, $65,033.05; carried out at 80 per cent | 52,026 44 |
| Taxes due and accrued | 14,631 15 |
| Total liabilities in Canada | $ 79,164 03 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 147,655 43 | |
| Deduct reinsurances, $12,350.78; return premiums, $23,435.54 | 35,786 32 | |
| Net cash received for premiums | | $ 111,869 11 |
| Interest on investments | | 4,422 70 |
| Exchange | | 227 06 |
| Total income in Canada | | $ 116,518 87 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 7,445 00 | |
| Amount paid for claims occurring during the year | $ 35,443 41 | |
| Less reinsurances | 2,126 28 | |
| Net amount paid for said claims | $ 33,317 13 | |

THE STUYVESANT—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount paid for claims | $ | 40,762 13 |
| Commission or brokerage | | 25,959 60 |
| Salaries of Chief Agency, $1,200; travelling expenses of Chief Agency, $141.60 | | 1,341 60 |
| Taxes | | 3,197 50 |
| Miscellaneous expenditure, viz.: Advertising, $70.40; postage, telegrams, telephones and express, $384.33; printing and stationery, $363.41; general expenses, $54.61 | | 872 75 |
| Total expenditure in Canada | $ | 72,133 58 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1919 | 7,287,126 | 97,027 00 |
| Taken in 1920,—new and renewed | 12,740,267 | 154,943 10 |
| Totals | 20,027,393 | 251,970 10 |
| Less ceased | 8,553,021 | 118,369 23 |
| Gross in force at end of 1920 | 11,474,372 | 133,600 87 |
| Less reinsured | 895,588 | 10,469 96 |
| Net in force at end of 1920 | 10,578,784 | 123,130 91 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,835,271 12 |
| Interest and dividends | 88,289 71 |
| Gross profit on sale or maturity of bonds and stocks | 3,625 00 |
| Borrowed money | 192,773 42 |
| Total income | $ 2,119,959 25 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 880,532 97 |
| Adjustment of claims | 21,807 29 |
| Commission or brokerage | 321,706 90 |
| Field supervisory expenses | 3,392 86 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 130,093 11 |
| Inspections and surveys | 12,416 49 |
| Rents | 2,000 00 |
| Federal taxes | 23,014 30 |
| State taxes on premiums, Insurance Department licenses and fees | 24,663 95 |
| Fire department, patrol and salvage corps | 4,028 46 |
| All other licenses, fees and taxes | 334 10 |
| Borrowed money repaid (gross) | 200,000 00 |
| Interest on borrowed money | 3,451 81 |
| All other disbursements | 17,287 14 |
| Total disbursements | $ 1,644,729 38 |

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 14,000 00 |
| Book value of bonds and stocks | 2,305,221 49 |
| Cash on hand, in transit, in trust companies and in banks | 198,203 18 |
| Agents' balances | 378,456 97 |
| Total ledger assets | $ 2,895,881 64 |

THE STUYVESANT —*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 13,050 21 |
| Reinsurance due on losses paid | 17,219 00 |
| Total | $ 2,926,150 85 |
| Deduct assets not admitted | 216,726 01 |
| Total admitted assets | $ 2,709,424 84 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 466,236 52 |
| Total unearned premiums | 1,069,292 60 |
| Federal, state and other taxes due or accrued (estimated) | 27,500 00 |
| Due and to become due for borrowed money | 192,773 42 |
| Total liabilities (except capital) | $ 1,755,802 54 |
| Capital stock paid up in cash | 700,000 00 |
| Surplus above capital and other liabilities | 253,622 30 |
| Total | $ 2,709,424 84 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Written or renewed during the year | $360,745,192 00 |
| Gross premiums thereon | 4,028,167 57 |
| Terminated | 253,318,087 00 |
| Gross premiums thereon | 3,188,485 97 |
| Amount in force at Dec. 31, 1920 | 205,998,751 00 |
| Gross premiums thereon | 2,053,746 34 |

## SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, The Hon. Sir Wm. H. GOSHEN—Secretary, F. WHITE—Principal Office, London, England—Manager in Canada, LYMAN ROOT—Head Office in Canada, Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed | $11,680,000 00 |
| Amount paid thereon in cash | 2,336,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | | |
|---|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | | | $ 796,923 76 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Value of real estate held by the company (Toronto office) | | | 50,000 00 |
| Bonds held by the Company:— | Par Value | Market Value | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 65,000 00 | $ 65,000 00 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Total par and market value | $ 115,000 00 | $ 115,000 00 | |
| Carried out at market value | | | 115,000 00 |
| Cash at head office in Canada | | | 12,228 01 |
| Cash in banks, viz.:— | | | |
| Dominion Bank, Toronto | | $ 9,798 51 | |
| Union Bank of Canada, Toronto | | 62,816 39 | |
| Bank of Hochelaga, Montreal | | 9,390 38 | |
| Total cash in banks | | | 82,005 28 |
| Agents' balances and premiums uncollected ($993.19 on business prior to Oct. 1, 1920) | | | 106,620 56 |
| Office furniture and plans | | | 14,378 54 |
| Total assets in Canada | | | $ 1,177,156 15 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted ($8,435 accrued in previous years) | $ 46,307 02 |
| Reserve of unearned premiums, $644,311.57; carried out at 80 per cent | 515,449 26 |
| Taxes due and accrued | 40,059 10 |
| Total liabilities in Canada | $ 601,815 38 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,057,601 56 | |
| Deduct reinsurances, $38,700.65; return premiums, $166,544.03 | 205,244 68 | |
| Net cash received for premiums | | $ 852,356 88 |
| Received for interest on investments | | 20,649 98 |
| Income from other sources | | 3,125 59 |
| Total income in Canada | | $ 876,132 45 |

SUN INSURANCE OFFICE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 38,627 58 | |
| Amount paid for claims occurring during the year | $ 334,011 34 | |
| Deduct savings and salvage, $693 64; reinsurances, $7,313 35 | 8,006 99 | |
| Net amount paid for said claims | $ 326,004 35 | |
| Total net amount paid for claims | | $ 364,631 93 |
| Commission and brokerage | | 167,175 92 |
| Commission on profits | | 5,441 25 |
| Paid for Salaries: head office officials, $56,254 89; auditors' fees, $741; travelling expenses of officials, $9,180 28 | | 66,176 17 |
| Taxes | | 20,155 13 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $4,592 31; advertising, $2,787 46; stationery and printing, $10,550 26; rents, $3,961 50; library bureau, $920 30; miscellaneous, $11,710 73; maps and plans, $1,675 57; furniture and fixtures, $3,122 14; insurance superintendence, $498 23; mercantile agencies, $170 25; West Canada Grain Association, $2,515 56; building maintenance, $363 78 | | 42,868 09 |
| Total expenditure in Canada | | $ 666,448 49 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 92,209,110 | $1,120,902 16 |
| Policies taken during the year, new and renewed | 100,220,905 | 1,066,070 14 |
| Total | $192,430,015 | $2,186,972 30 |
| Deduct terminated | 88,306,891 | 917,983 05 |
| Gross in force at end of 1920 | $104,123,124 | $1,268,989 25 |
| Deduct reinsured | 4,694,361 | 41,725 80 |
| Net in force at December 31, 1920 | $ 99,428,763 | $1,227,263 45 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada stock, 1938, 3 p.c. | $ 23,530 33 | $ 17,412 44 |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 75,000 00 | 75,000 00 |
| Prov. of Manitoba Tel. and Tel., 1947, 4 p.c. | 48,666 67 | 39,906 67 |
| Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c. | 24,333 33 | 17,763 33 |
| British War bonds, 1924, 5 p.c. | 146,000 00 | 141,220 66 |
| British War Loan, 1929 1947, 5 p.c. | 97,333 33 | 91,980 00 |
| Prov. of Manitoba Deb., 1923, 5 p.c. | 12,166 67 | 12,045 00 |
| *Cities—* | | |
| Calgary, 1937, 4½ p.c | 14,600 00 | 12,556 00 |
| Edmonton, 1921, 5 p.c. | 19,466 67 | 18,882 67 |
| Halifax Con. Fund deb. stock, 1940, 4 p.c. | 15,000 00 | 12,900 00 |
| Hamilton, 1934, 4½ p.c. | 25,000 00 | 23,500 00 |
| London, 1933, 4 p.c. | 25,000 00 | 22,000 00 |
| Montreal, Cons. deb. stock, 1932, 4 p.c. | 48,666 67 | 43,313 33 |
| Saskatoon, 1941 1961, 4½ p.c. | 24,333 33 | 19,223 33 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Vancouver, 1931, 4 p.c. | 12,166 67 | 10,220 00 |
| Vancouver, 1932, 4 p.c. | 12,166 66 | 10,220 00 |
| Victoria, 1958, 4 p.c. | 25,000 00 | 19,000 00 |
| Winnipeg, 1943/1963, 4½ p.c. | 19,466 67 | 17,325 33 |
| *School—* | | |
| Winnipeg, 1943, 4 p.c. | 17,000 00 | 14,110 00 |
| *Railways—* | | |
| Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c. | 75,000 00 | 65,250 00 |
| G.T.P. 1st mtge. (g'teed by Dom. Gov't.), 1962, 3 p.c. | 36,500 00 | 22,995 00 |
| *Miscellaneous—* | | |
| Canada Perm. Mtge. Corp., 1925, 5½ p.c | 25,000 00 | 25,000 00 |
| Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c. | 25,000 00 | 22,750 00 |
| Total on deposit with Receiver General | $ 895,063 66 | $ 796,923 76 |

## SUN INSURANCE OFFICE—*Continued.*

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

#### FIRE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To premiums 1920, less reinsurances | 2,370,989 16 10 | Claims settled, 1920 | 1,098,720 9 6 |
| Interest | 82,144 9 3 | Commission | 269,661 4 2 |
| Fire Reserve (less unearned premium) | 2,506,647 16 7 | General expenses | 662,210 6 6 |
| | | Contribution to Fire Brigade | 8,590 0 9 |
| | | Reserve Fund (less unearned premiums) | 2,548,395 18 9 |
| | | Balance transferred to Profit and Loss Account | 372,804 3 0 |
| | £ 4,959,782 2 8 | | £ 4,959,782 2 8 |

#### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| By balance brought forward from last year | 592,171 13 2 | War taxes | 38,756 8 0 |
| By dividends and interest | 47,851 9 0 | Dividends | 151,200 0 0 |
| Balance from Fire Account | 372,804 3 0 | Alterations and repairs | 14,984 3 0 |
| Balance from Personal Accident Account | 2,534 7 11 | Bad debts | 167 18 6 |
| Balance from Employers' Liability Account | 33,784 5 7 | Carried to Accident Account | 10,000 0 0 |
| Balance from Burglary and General Account | 282 11 11 | Carried to Liability Account | 35,000 0 0 |
| Transfer fees | 104 7 6 | Carried to Burglary and General Account | 25,000 0 0 |
| Conscience money | 6 5 0 | Loss on exchange | 3,493 7 2 |
| | | Carried to Marine Account | 20,000 0 0 |
| | | Carried to Pensons Fund | 30,000 0 0 |
| | | Balance carried to balance sheet | 610,937 6 5 |
| | | Applied to writing down investments | 110,000 0 0 |
| | £ 1,049,539 3 1 | | £ 1,049,539 3 1 |

#### BALANCE SHEET.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Capital, 240,000 shares at £10 each, £2 per share paid | 480,000 0 0 | Mortgages on property in U.K. | 73,218 4 10 |
| Fire Fund £ 2,548,395 18 9 | | Mortgages on property outside the U.K. | 16,969 4 0 |
| Personal Accident Fund 19,951 4 4 | | Loans of Parochial and other public rates | 989 17 3 |
| Employers' Liability Fund 218,168 9 2 | | British Government Securities | 961,340 4 0 |
| Burglary and General Fund 99,024 7 11 | | Municipal Securities, United Kingdom | 7,500 0 0 |
| War Contingency Reserve 25,000 0 0 | | Colonial Government Securities | 126,003 18 0 |
| Marine Fund 34,170 12 11 | | Colonial Provincial Securities | 13,400 0 0 |
| Dividend Reserve 150,000 0 0 | | Colonial Municipal Securities | 59,814 18 0 |
| Pension Fund 129,123 9 7 | | Foreign Government Securities | 517,382 12 1 |
| Investment Reserve 75,000 0 0 | | Foreign Provincial Securities | 52,529 0 8 |
| Profit and Loss Account 610,937 6 5 | | Foreign Municipal Securities | 80,411 4 0 |
| | 3,909,751 9 1 | Railway and other debentures and debenture stocks, home | |
| Outstanding Fire Losses | 315,053 9 10 | and foreign | 872,977 9 3 |
| Outstanding losses on Burglary and General Account | 22,385 12 5 | Railway and other preference and guaranteed stocks | 95,024 0 7 |

SUN INSURANCE OFFICE—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Outstanding losses on Marine Account | £ | 4,140 | 16 | 8 | Railway and other ordinary stocks | £ | 94,633 | 5 11 |
| Branch and Agency balances | | 58,375 | 15 | 1 | House property | | 944,678 | 11 7 |
| Amount due for re-insurances | | 370,074 | 16 | 6 | Salvage Corps Premiums | | 21,069 | 5 2 |
| Bills payable | | 5,100 | 0 | 0 | Deposits with Colonial Banks | | 24,093 | 15 0 |
| Reserve for Outstanding Commissions, etc | | 20,000 | 0 | 0 | Other investments | | 22,923 | 5 1 |
| Clerks Deposit Fund | | 9,379 | 0 | 7 | Branch and agency balances | | 724,813 | 16 3 |
| Staff Fidelity Guarantee Fund | | 3,799 | 6 | 2 | Due by other offices | | 79,407 | 11 0 |
| Sundry creditors | | 30,883 | 5 | 10 | Outstanding Premiums | | 44,193 | 15 7 |
| Dividend warrants uncleared | | 144 | 17 | 9 | Bills receivable | | 11,213 | 12 8 |
| | | | | | Sundry debtors | | 8,765 | 3 7 |
| | | | | | Cash at bank and in hand | | 376,335 | 14 11 |
| | £ | 5,229,688 | 9 | 11 | | £ | 5,229,688 | 9 11 |

## TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

Managing Directors, K. KAGAMI and H. HIRAO—General Agent, J. A. KELSEY, New York—Chief Agent in Canada, G. W. PACAUD—Head Office in Canada, Montreal.

(Incorporated, 1879. Dominion license issued, March 12, 1920).

### CAPITAL

| | |
|---|---|
| Authorized and subscribed | $ 7,500,000 00 |
| Paid up in cash | 3,750,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders*

Bonds on deposit with Receiver General.

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada bonds, 1929, 5½ p.c. | $ 18,000 00 | $ 18,000 00 | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 32,000 00 | 32,000 00 | |
| Total on deposit with Receiver General | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada*

| | |
|---|---|
| Cash in Bank of Hamilton, Hamilton, Ont. | 19,614 30 |
| Agents' balances and premiums uncollected | 8,997 97 |
| Interest due and accrued | 1,200 83 |
| Total assets in Canada | $ 79,813 10 |

### LIABILITIES IN CANADA

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 5,500 00 |
| Reserve of uncarned premiums, $14,316.06; carried out at 80 per cent thereof | 11,452 80 |
| Taxes due and accrued | 620 73 |
| Total liabilities in Canada | $ 17,573 53 |

### INCOME IN CANADA

| | | |
|---|---|---|
| Gross cash received for premiums | $ 8,110 78 | |
| Deduct return premiums | 481 56 | |
| Total net cash received for premiums | | $ 7,629 22 |
| Interest and dividends | | 1,760 00 |
| Bank interest | | 188 54 |
| Exchange | | 1,375 00 |
| Total income in Canada | | $ 10,952 76 |

### EXPENDITURE IN CANADA

| | |
|---|---|
| Total net paid for claims during the year | $ 499 07 |
| Paid for commission or brokerage | 839 39 |
| Miscellaneous expenditure | 155 00 |
| Total expenditure in Canada | $ 1,493 46 |

TOKIO MARINE AND FIRE—*Concluded.*

RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Taken in 1920 | 2,883,467 | 21,524 45 |
| Less ceased | 494,025 | 2,485 80 |
| Gross in force at end of 1920 | 2,389,442 | 19,038 65 |
| Less reinsured | 3,125 | 65 62 |
| Net in force at end of 1920 | 2,386,317 | 18,973 03 |

*(For General Business Statement, see Appendix.)*

## THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, A. W. GAMAGE—Secretary, R. W. ALLWRIGHT—Principal Office, London, England—Chief Agent in Canada, A. H. C. CARSON—Head Office in Canada, Toronto, Ont.

(Established 1907. Commenced business in Canada, June 1, 1920.)

### CAPITAL

| | |
|---|---|
| Amount of capital authorized and subscribed £500,000 | $ 2,433,333 33 |
| Amount paid thereon in cash £124,000 | 608,333 33 |

### ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General:— | | | |
| British Exchequer Bonds, 1925, 5½c p.c. | $ 87,600 00 | $ 77,833 00 | |
| Carried out at market value | | | $ 77,833 00 |
| *Other Assets in Canada.* | | | |
| Cash in Merchants Bank of Canada, Toronto | | | $ 18,039 31 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire | | $ 25,285 75 | |
| Automobile (A) | | 7,815 77 | |
| Automobile (B) | | 8,042 63 | |
| Total | | | 41,144 15 |
| Total assets in Canada | | | $ 137,016 46 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 3,127 20 | |
| Net amount of automobile (A) claims, unadjusted | 556 83 | |
| Net amount of automobile (B) claims, unadjusted | 1,842 70 | |
| Total amount of unsettled claims | | $ 5,526 73 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 52,109 39 | |
| Automobile (A) | 8,506 19 | |
| Automobile (B) | 8,695 62 | |
| Total, $69,311 20; carried out at 80 per cent | | 55,448 96 |
| Taxes due and accrued | | 1,545 00 |
| Salaries, rent, advertising, etc | | 228 82 |
| Reinsurance premiums, fire, $3,449.84; automobile (A) & (B), $479.20 | | 3,929 04 |
| Total liabilities in Canada | | $ 66,678 55 |

THE TRADERS AND GENERAL—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Auto (A). | Auto (B). | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 57,875 25 | 4,793 20 | 5,068 29 | |
| Less reinsurance | 3,923 60 | 114 20 | 125 31 | |
| Less return premiums | 6,048 43 | 885 23 | 1,047 06 | |
| Total deduction | 9,972 03 | 999 43 | 1,172 37 | |
| Net cash received | 47,903 22 | 3,793 77 | 3,895 92 | |
| Net casb received for premiums for all classes of business | | | | $ 55,592 91 |
| Cash received for interest on investments | | | | 30 70 |
| Total income in Canada | | | | $ 55,623 61 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | |
| | $ cts. | |
| Paid for claims occurring during the year | 5,509 74 | |
| Less reinsurance | 853 26 | |
| Total net payments for claims for all classes of business | | $ 4,656 48 |
| Commission and brokerage: fire, $23,254.32; other, $7,689.60 | | 30,943 92 |
| Taxes, fire | | 777 65 |
| Miscellaneous expenditure, viz.:—legal expenses, $300; printing and stationery, $5,799.15; sundries, $107.10 | | 6,206 25 |
| Total expenditure in Canada | | $ 42,584 30 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (A) | Automobile (B) |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Taken in 1920, new and renewed | 6,933,056 | 83,590 96 | 12,608 95 | 13,110 94 |
| Less ceased | 758,950 | 8,335 67 | 924 50 | 1,140 84 |
| Gross in force at end of 1920 | 6,174,106 | 75,255 29 | 11,684 45 | 11,970 10 |
| Less reinsured | 578,145 | 7,218 01 | 342 86 | 375 94 |
| Net in force at end of 1920 | 5,595 96 | 68,037 28 | 11,341 59 | 11,594 16 |

THE TRADERS AND GENERAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

REVENUE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance at Jan. 1, 1920 | £ 2,538 10 9 | | Expenses of management | 27,026 7 4 |
| Less dividend paid May 1920 £645 15 2 | | | Commissions | 16,657 19 7 |
| Directors fees—total for 1919 £525 0 0 | | | Claims | 123,170 11 5 |
| | 1,170 15 2 | | Income tax | 2,085 13 8 |
| | | 1,367 15 7 | Bad debts | 80 0 0 |
| Reserve for unexpired risks at Jan. 1, 1920:— | | | Depreciation written off furniture | 150 0 0 |
| Fire and general | 10,447 1 10 | | Directors' fees | 1,529 0 0 |
| Marine | 25,462 4 3 | | Reserve for depreciation of investments | 2,715 0 0 |
| | | 35,909 6 1 | Reserve for unexpired risks:— | |
| Premiums, less reinsurances | | 215,941 10 5 | Fire and general, 40% of premiums £33,207 9 8 | |
| Interest and income from investments | | 8,660 8 1 | Marine 55,586 2 0 | |
| Transfer fees | | 64 17 6 | | 88,793 11 8 |
| Premium on shares £ 4,862 9 0 | | | Balance | 4,529 3 0 |
| Less balance of expenses *re* issue of capital | 69 0 0 | | | |
| | | 4,793 9 0 | | |
| | | £ 266,737 6 8 | | £ 266,737 6 8 |

BALANCE SHEET

| LIABILITIES. | £ s. d. | ASSETS | £ s. d. |
|---|---|---|---|
| Authorized Capital—500,000 ordinary share of £1 each £500,000 0 0 | | Investments at cost— | |
| | | British Government securities £89,230 6 11 | |
| Issued Capital—500,000 ordinary shares of £1 each, 5/- paid | 125,000 0 0 | Municipal and County securities, United Kingdom 1,576 6 4 | |
| Insurance funds— | | Indian and Colonial Government securities 5,386 8 9 | |
| Marine 55,586 2 0 | | Foreign Government securities 3,681 9 0 | |
| Fire and general 33,207 9 8 | | Miscellaneous 7,357 0 0 | |
| | 88,793 11 8 | | 107,231 11 0 |
| Reserve for outstanding claims in fire and general departments | 8,550 0 0 | Cash at banks and in hand | 39,577 10 0 |
| Reserve against depreciation of investments | 5,150 0 0 | Freehold premises—Amount paid on account thereof to date | 28,374 10 3 |
| Sundry creditors | 23,216 14 11 | Office furniture, books and stationery | 2,141 2 1 |
| Deposits retained under reinsurance contracts | 1,071 0 10 | Deposits under reinsurance contracts | 1,169 2 8 |
| Balance of revenue account | 4,529 3 0 | Sundry debtors, less reserve for doubtful debts | 76,469 14 5 |
| | | Interest accrued | 1,011 11 6 |
| | | Policy stamps in hand | 335 8 6 |
| | £ 256,310 10 5 | | £ 256,310 10 5 |

## L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 ,1920.

President, STEPHANÉ DERVILLÉ—Manager, K. ALBY—Principal Office, Paris, France—Chief Agent in Canada, LOUIS MAURICE FERRAND—Head Office in Canada, Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized and subscribed | $ 2,000,000 00 |
| Amount paid in cash | 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General:— | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 32,500 00 | $ 32,500 00 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 17,500 00 | 17,500 00 | |
| Dom. of Canada Loan, 1934, 5½ p.c. | 20,000 00 | 20,000 00 | |
| 966,666.57 francs French Rentes, perpetual, 3 p.c. | 186,566 67 | 110,074 34 | |
| 328,000 francs French "National Defence Loan," 1931 or later 5 p.c. | 401,054 00 | 352,674 69 | |
| City of Montreal, 1951, 4½ p.c. | 24,333 33 | 22,143 33 | |
| Total on deposit with Receiver General | $ 681,954 00 | $ 554,892 36 | |
| Carried out at market value | | | $ 554,892 36 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Carried out at market value | | |
| Cash at head office in Canada | | 10,746 03 |
| Cash in bank and trust co.:— | | |
| Cash in Merchants Bank of Canada, Montreal | $ 73,484 92 | |
| Cash in Imperial Trusts Co., Toronto | 2,000 00 | |
| Total cash in bank and trust company | | 75,484 92 |
| Interest accrued | | 497 69 |
| Agents' balances and premiums uncollected ($32,459.98 on business prior to Oct. 1, 1920) | | 69,110 62 |
| Office furniture and plans | | 3,907 27 |
| Total assets in Canada | | $ 712,638 89 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 16,057 05 | |
| Net amount of claims, resisted, in suit (accrued prior to 1919) | 3,240 00 | |
| Total net amount of unsettled claims | | $ 19,297 05 |
| Reserve of unearned premiums, $226,692.73; carried out at 80 per cent | | 181,314 18 |
| Due and accrued for salaries, rent, advertising, etc. | | 90 71 |
| Return premiums, $15,079.80; reinsurance, $1,286.34 | | 16,366 14 |
| Taxes due and accrued | | 28,304 22 |
| Total liabilities in Canada | | $ 245,372 30 |

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 397,868 68 | |
| Deduct reinsurances, $16,321.31; return premiums, $48,934.64 | 65,255 95 | |
| Net cash received for premiums | | $ 332,612 73 |
| Received for interest | | 4,828 65 |
| Total income in Canada | | $ 337,441 38 |

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,467 78 | |
| Less savings and salvage | $ 543 13 | |
| Less reinsurances | 34 38 | |
| Total deduction | $ 577 51 | |
| Net amount paid for said claims | $ 5,890 27 | |
| Amount paid for claims occurring during the year | $ 159,664 65 | |
| Less savings and salvage | $ 2,302 17 | |
| Less reinsurances | 1,518 96 | |
| Total deduction | $ 3,821 13 | |
| Net amount paid for said claims | $ 161,733 79 | |
| Total net payments for claims for all classes of business | | $ 161,733 79 |
| Commission and brokerage | | 61,261 37 |
| Commission on profits | | 1,314 16 |
| Taxes | | 10,333 82 |
| Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $22,884.81; Fees, auditors, $200; Travelling expenses—chief agency, $2,637.16 | | 25,721 97 |
| Miscellaneous expenditure, viz.:—Advertising, $665.96; furniture and fixtures, $695.68; inspections and surveys, $2,006.86; legal expenses, $10; maps and plans, $1,102.13; medical examiners' fees, $1,601.26; postage, telegrams, telephones and express, $2,254.72; printing and stationery, $2,677.41; exchange, $123.75; underwriters' boards, associations, etc., $3,275.17; bad debts, $190.45; sundry, $2,796.97 | | 17,400 36 |
| Total expenditure in Canada | | $ 277,765 47 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Fire. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Gross in force at end of 1919 | 20,412,919 | 366,994 50 |
| Taken in 1920, new and renewed | 40,142,420 | 415,355 56 |
| Totals | 60,555,339 | 782,350 16 |
| Less ceased | 33,150,848 | 324,478 33 |
| Gross in force at end of 1920 | 27,404,491 | 457,871 83 |
| Less reinsured | 1,831,831 | 20,653 87 |
| Net in force at end of 1920 | 25,572,660 | 437,217 96 |

*(For General Business Statement, see Appendix.)*

## UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, CHARLES MORTIMER—General Manager, HERBERT LEWIS—Principal Office, London, England—Manager in Canada, T. L. MORRISEY—Head Office in Canada, Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed, £450,000 | $ 2,190,000 00 |
| Amount paid in cash, £50,000 | 243,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. owned by the Company (*For details, see Schedule B*) | | $ 702,411 68 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office and in branch office | | 19,394 31 |
| Cash in banks, viz.:— | | |
| Merchants Bank of Canada, Montreal | $ 23,488 26 | |
| Bank of Toronto, Montreal | 145,864 14 | |
| Bank of Toronto, Winnipeg | 4,677 74 | |
| Bank of Hochelaga, Montreal | 9,996 09 | |
| Molsons Bank, Montreal | 2,516 98 | |
| Total cash in banks | | 186,543 21 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,616.19 on business prior to Oct. 1, 1920) | $ 80,222 05 | |
| Automobile (A) ($442.58 on business prior to Oct. 1, 1920) | 1,425 35 | |
| Automobile (B) ($24.71 on business prior to Oct. 1, 1920) | 993 41 | |
| Total | | 83,480 42 |
| Office furniture and plans | | 8,000 00 |
| Reinsurance losses due | | 11,281 39 |
| Total assets in Canada | | $ 1,011,111 01 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 48,226 00 | |
| Net amount of automobile (A) claims, unadjusted | 532 00 | |
| Total net amount of unsettled fire claims | | $ 48,758 00 |
| Reserve of unearned premiums, fire, $545,387.30; auto. (A), $2,639.61; auto. (B), $1,157.80; total, $549,184.71; carried out at 80 per cent | | 439,347 77 |
| Taxes due and accrued | | 99,571 68 |
| Reinsurance premiums | | 8,888 78 |
| Commissions due | | 9,951 33 |
| Total liabilities in Canada | | $ 606,517 56 |

UNION ASSURANCE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B) . | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,023,876 02 | 5,121 73 | 1,622 86 | 10,820 32 |
| Less reinsurance | 115,095 51 | 305 92 | 11 92 | 73 16 |
| Less return premiums | 129,705 16 | 904 66 | 246 75 | 9 46 |
| Total deduction | 244,800 67 | 1,210 58 | 258 67 | 82 62 |
| Net cash received | 779,075 35 | 3,911 15 | 1,364 19 | 10,737 60 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 795,087 29 |
| Cash received for interest on investments | 39,969 89 |
| Income from all other sources | 2 93 |
| Total income in Canada | $ 835,060 11 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 38,057 59 | | | |
| Less savings and salvage | 69 94 | | | |
| Less reinsurance | 4,741 90 | | | |
| Total deduction | 4,811 84 | | | |
| Net payment for said claims | 33,245 75 | | | |
| Paid for claims occurring during the year | 302,249 59 | 568 99 | 10 00 | 222 25 |
| Less savings and salvage | 981 38 | | | |
| Less reinsurance | 28,520 96 | | | |
| Total deduction | 29,502 34 | | | |
| Net payment for said claims | 272,747 25 | | | |
| Total net payment for claims | 305,993 00 | 568 99 | 10 00 | 222 25 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 306,794 24 |
| Commission and brokerage, fire, $137,079.51; other, $2,943.69 | 140,023 20 |
| Commission on profits, fire, $8,287.74 | 8,287 74 |
| Taxes, fire, $22,692.24; other, $65 | 22,757 24 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief agency, $37,939.39; other, $14,630.22; auditors fees, $975; travelling expenses—chief agency, $2,546.96; other, $664.82; agents, $50.46 | 56,806 85 |
| †Miscellaneous expenditure, viz.:—Advertising, $938.84; furniture and fixtures, $41.70; inspections and surveys, $219.54; expenses, $571.78; maps and plans, $1,551.35; exchange, $418.70; postage, telegrams, telephones and express, $2,046.53; printing and stationery, $6,786.69; rents, $6,309.56; underwriters' boards, associations, etc., $9,883.47; miscellaneous, $4,202 82 | 32,970 98 |
| Total expenditure in Canada | $ 567,640 25 |

*Of which $56,806.85 belongs to Fire business.
†Of which $32,077.30 belongs to Fire business.

UNION ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A). | Automobile (B). | Inland Transportation. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 94,755,594 | 1,081,918 29 | ..... | ..... | 750 00 |
| Taken in 1920, new and renewed | 95,289,977 | 1,019,422 30 | 6,547 08 | 2,615 27 | 11,144 45 |
| Totals | 190,045,571 | 2,101,340 59 | ..... | ..... | 11,894 45 |
| Less ceased | 86,743,560 | 903,790 80 | 961 93 | 287 75 | 11,894 45 |
| Gross in force at end of 1920 | 103,572 011 | 1,197,549 79 | 5,585 15 | 2,327 52 | |
| Less reinsured | 13,364,175 | 150,003 22 | 305 92 | 11 92 | |
| Net in force at end of 1920 | 90,207,836 | 1,047,546 57 | 5,279 23 | 2,315 60 | |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dom. of Canada War Loan, 1922, 5½ p.c. | $ 100,000 00 | $ 100,000 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 100,000 00 | 100,000 00 |
| Prov. of British Columbia stock, 1941, 3 p.c. | 48,666 67 | 33,093 34 |
| Newfoundland, 1947, 3½ p.c. | 24,333 34 | 17,276 67 |
| Newfoundland, 1951, 3½ p.c. | 24,333 33 | 17,276 67 |
| British War Loan, 1929/1947, 5 p.c. | 189,800 00 | 169,287 00 |
| Victorian Cons, Insc. stock, 1929/1949, 3½ p.c. | 46,233 33 | 33,288 00 |
| *Cities*— | | |
| Montreal stock, 1948, 4 p.c. | 24,333 33 | 20,440 00 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Toronto, 1925, 4½ p.c. | 10,000 00 | 9,700 00 |
| Winnipeg, 1941, 3½ p.c. | 53,000 00 | 40,810 00 |
| *Schools*— | | |
| Montreal (Emard) R.C., Que., 1951, 5 p.c. | 25,000 00 | 22,500 00 |
| Maisonneuve, 1951, 4½ p.c. | 50,000 00 | 40,000 00 |
| Verdun, (St. Pierre), Que., 1951, 5 p.c. | 30,000 00 | 26,400 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mortge. Corp., 1921, 4¾ p.c. | 30,000 00 | 30,000 00 |
| Total on deposit with Receiver General | $ 804,366 66 | $ 702,411 68 |

UNION ASSURANCE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

## REVENUE ACCOUNT.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year: | | | | | | | | | |
| Reserve for unexpired risks | £ | 403,659 | 4 | 1 | | | | | |
| Additional Reserve | | 812,593 | 2 | 3 | | | | | |
| | £ | 1,216,252 | 6 | 4 | | | | | |
| Premiums after deduction of Re-insurances | | 1,211,439 | 8 | 8 | | | | | |
| | | | | | Claims paid and outstanding, after deduction of Re-insurances | £ | 529,753 | 4 | 4 |
| | | | | | Commission | | 111,633 | 1 | 3 |
| | | | | | Contributions to Fire Brigades | £ | 6,428 | 14 | 6 |
| | | | | | Foreign State Charges | | 37,918 | 18 | 7 |
| | | | | | Expenses of Management | | 284,560 | 12 | 8 |
| | | | | | | | 328,908 | 5 | 9 |
| | | | | | Transferred to Profit and Loss Account | | 140,000 | 0 | 0 |
| | | | | | Amount of Fire Insurance Fund at the end of the year:— | | | | |
| | | | | | Reserve for unexpired risks, being 40 per cent of the Premium Income for the year | £ | 484,575 | 15 | 6 |
| | | | | | Additional Reserve | | 832,821 | 8 | 2 |
| | | | | | | | 1,317,397 | 3 | 8 |
| | £ | 2,427,691 | 15 | 0 | | £ | 2,427,691 | 15 | 0 |

## PROFIT AND LOSS ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance at the beginning of the year | 162,176 | 14 | 0 | Dividends and Bonuses to Shareholders for 1919 | 140,000 | 0 | 0 |
| Interest, Dividends and Rents £ 81,046 14 3 | | | | Income Tax on Profits | 45,591 | 0 | 0 |
| *Less* Income Tax thereon 11,217 6 8 | | | | Alterations, Repairs, Office Fittings and Furniture at Head Office and Branches | 8,770 | 0 | 0 |
| | 69,829 | 7 | 7 | Transferred to Investment Reserve and General Contingency Fund | 17,144 | 9 | 8 |
| Transferred from Fire Department | 140,000 | 0 | 0 | Balance at the end of the year | 180,500 | 11 | 11 |
| Transferred from Accident Department | 20,000 | 0 | 0 | | | | |
| | £ 392,006 | 1 | 7 | | £ 392,006 | 1 | 7 |

## BALANCE SHEET.

| *Liabilities.* | | £ | s. | d. | *Assets.* | £ | s. | d. |
|---|---|---|---|---|---|---|---|---|
| Subscribed capital | £450,000 | | | | Mortgages on property within the United Kingdom | 850 | 0 | 0 |
| of which is paid up | | 50,000 | 0 | 0 | Mortgages on property out of the United Kingdom | 24,414 | 10 | 1 |
| Investment Reserve and General Contingency Fund, including provision for amounts which may be irrecoverable owing to the war | | 120,000 | 0 | 0 | Investments—including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there:— | | | |
| Fire Insurance Fund | | 1,317,397 | 3 | 8 | British Government Securities | 650,498 | 1 | 1 |
| Employers' Liability | | 53,963 | 9 | 9 | Municipal and County Securities, United Kingdom | 13,511 | 0 | 0 |
| Accident Insurance Fund | | 5,704 | 7 | 8 | Indian and Colonial Government Securities | 174,430 | 17 | 6 |
| | | | | | Indian and Colonial Provincial Securities | 8,822 | 0 | 0 |
| | | | | | Indian and Colonial Municipal Securities | 58,325 | 6 | 10 |

UNION ASSURANCE—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | |
|---|---|---|---|
| General Accident Fund | | £ 167,697 12 11 | |
| Re-insurance Fund | | 202,519 2 9 | |
| Balance of Profit and Loss Account | | 180,500 11 11 | |
| | | £2,097,782 8 8 | |
| Outstanding Claims:— | | | |
| Fire Department | £233,073 3 9 | | |
| General Accident Dept. | 39,094 15 3 | | |
| | £ 272,167 19 0 | | |
| Amounts due to agents and others | 96,346 14 1 | | |
| Amounts due to other companies | 301,721 5 9 | | |
| Bills payable | 13,180 7 10 | | |
| Interest received in advance of due date | 23 18 10 | | |
| | | 683,440 5 6 | |
| | | £2,781,122 14 2 | |

NOTE.—In addition to the above the Society has a liability for amounts uncalled on Shares in Insurance Companies.

| | | |
|---|---|---|
| Foreign Government Securities | £ 309,257 3 0 | |
| Foreign Municipal Securities | 115,868 6 1 | |
| Railway and other debentures and debenture stocks, Home and Foreign | 195,819 13 2 | |
| Railway and other preference and guaranteed stocks | 10,468 17 6 | |
| Railway and other ordinary stocks and shares | 78,245 5 0 | |
| Freehold properties | 2,926 0 0 | |
| Branch offices and agents' balances | 480,608 16 10 | |
| Outstanding premiums | 13,581 2 8 | |
| Outstanding interest, due but not received | 4,362 1 0 | |
| Amounts due from other companies | 220,974 8 0 | |
| Bills receivable | 22,200 9 4 | |
| Cash:— | | |
| On deposit | £ 207,924 8 7 | |
| In hand and on current accounts | 188,134 7 6 | |
| | 396,058 16 1 | |
| | £2,781,222 14 2 | |

## UNION INSURANCE SOCIETY OF CANTON, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, J. A. PLUMMER—General Manager, C. MONTAGUE EDE—Principal Office—City of Victoria Colony of Hong Kong—Chief Agent in Canada, CHAS. R. DRAYTON—Head Office in Canada, Toronto.

(Incorporated 1873. Dominion license issued September 24, 1917.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 9,733,333 33 |
| Amount of capital subscribed and paid in cash | 1,917,476 66 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| British War Loan, 1929/1947, 5 p.c. | $ 474,500 00 | $ 434,173 33 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Totals | $ 524,500 00 | $ 484,173 33 | |
| Carried out at market value | | | $ 484,173 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate (Building and site, Vancouver, B.C., and Toronto, Ont.) | | 76,739 45 |

Stock held by Company, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Beaver Fire Insurance Co., Winnipeg (common stock—72% paid up) | $ 200,000 00 | $ 254,000 00 | |
| Carried out at market value | | | 254,000 00 |
| Cash at chief agency branch offices | | | 36,826 40 |
| Cash in banks, viz.:— | | | |
| Bank of Nova Scotia, Toronto | | $ 108,089 24 | |
| Bank of Nova Scotia, Vancouver | | 37,946 89 | |
| Imperial Bank of Canada, Toronto | | 9,825 17 | |
| Imperial Bank of Canada, Vancouver | | 23,437 70 | |
| Dominion Bank, Toronto | | 30,417 20 | |
| Total cash in banks | | | 209,716 20 |
| Agents' balances and premiums uncollected:— | | | |
| Fire ($1,460.52 on business prior to Oct. 1, 1920) | | $ 96,979 90 | |
| Automobile (A) ($256.61 on business prior to Oct. 1, 1920) | | 2,619 91 | |
| Automobile (B) ($146.62 on business prior to Oct. 1, 1920) | | 3,726 48 | |
| Inland Transportation | | 14,389 44 | |
| Total | | | 117,715 73 |
| Total assets in Canada | | | $ 1,179,171 11 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Amount of fire claims, unadjusted | $ 42,712 00 | |
| Amount of fire claims, resisted, not in suit (accrued in previous years) | 2,000 00 | |
| Amount of automobile (A), claims, unadjusted | 5,104 40 | |
| Amount of automobile (B), unadjusted | 6,828 81 | |
| Amount of Inland Transportation, claims, unadjusted | 10,588 93 | |
| Total net amount of unsettled claims | | $ 67,234 14 |

UNION OF CANTON—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 328,274 34 | |
| Automobile (A) | 22,508 28 | |
| Automobile (B) | 29,636 29 | |
| Inland Transportation | 8,128 46 | |
| Total, $388,547.37; carried out at 80 per cent | | $ 310,837 91 |
| Commission on profits payable to agents | | 4,250 00 |
| Taxes due and accrued | | 16,085 36 |
| Reinsurance premiums, fire | | 1,879 56 |
| Total liabilities in Canada | | $ 400,286 97 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire | Automobile (A). | Automobile (B). | Hail. | Inland Trnnspor-tation. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 684,836 37 | 53,821 53 | 80,227 84 | 169,315 57 | 100,108 36 | |
| Less reinsurance | 3,547 27 | 358 26 | 189 10 | 21,334 95 | | |
| Less return premiums | 134,015 39 | 9,312 81 | 16,079 41 | 1,264 20 | 4,873 14 | |
| Total deduction | 137,562 66 | 9,671 07 | 16,268 51 | 22,599 15 | | |
| Net cash received | 547,273 71 | 44,150 46 | 63,959 33 | 146,716 42 | 95,235 22 | |
| Net cash received for premiums for all classes of business | | | | | | $ 897,335 14 |
| Cash received for interest on investments | | | | | | 32,597 48 |
| Total income in Canada | | | | | | $ 929,932 62 |

UNION OF CANTON—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A). | Automobile (B). | Hail. | Inland Transportation. |
| | $ cts. | $ cts. | $ cts | $ cts | $ cts. |
| Paid for claims occurring in previous years | 21,702 79 | 351 20 | 2,987 66 | ..... | 24,453 32 |
| Deduct savings and salvage | 1,214 10 | 247 47 | 1,507 68 | | |
| Net paid for said claims | 20,488 69 | 103 73 | 1,479 98 | | |
| Paid for claims occurring during the year | 236,441 57 | 30,771 83 | 32,186 49 | 56,180 33 | 99,350 86 |
| Deduct savings and salvage | 1,848 86 | 340 00 | 205 70 | | |
| Reinsurances | | | | 7,224 60 | |
| Net paid for said claims | 234,592 71 | 30,431 83 | 31,980 79 | | |
| Total net paid for said claims | 255,081 40 | 30,535 56 | 33,460 77 | 48,955 73 | 123,804 18 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 491,837 64 |
| Commission and brokerage, fire, $138,817.27; other, $87,425.67 | | 226,242 94 |
| Commission on profits | | 6,204 23 |
| Taxes, fire, $15,474.84; other, $4,878.12 | | 20,352 96 |
| *Salaries, fees and travelling expenses, fire, Salaries: Head office, $29,287; general and special agents, $3,425.95, travelling expenses, Officials, $7,256.98 | | 39,969 93 |
| †Miscellaneous expenditure, viz.:—Advertising, $1,556.68; furniture and fixtures, $1,257.26; legal expenses, $689; maps and plans, $827.15; postage, telegrams, telephones and express, $1,876.46; printing and stationery, $4,521.77; rents, $3,166.57; underwriters' boards, associations, etc., $7,047 99; sundries, $1,782.34; | | 22,725 22 |
| Total expenditure in Canada | $ | 807,332 92 |

*($23,237.83 belongs to Fire business.)
†($17,082.87 belongs to Fire business.)

UNION OF CANTON—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Automobile (A). |
| | Amount. | Premiums. | Premiums. |
| | $ | $ cts | $ cts. |
| Gross in force at end of 1919 | 45,063,661 | 441,748 10 | 25,657 04 |
| Taken in 1920, new and renewed | 66,988,619 | 719,322 98 | 54,412 37 |
| Totals | 112,052,280 | 1,161,071 08 | 80,069 41 |
| Less ceased | 53,788,626 | 522,634 16 | 34,837 72 |
| Gross in force at end of 1920 | 58,263,654 | 638,436 92 | 45,231 69 |
| Less reinsured | 493,020 | 5,595 08 | 215 13 |
| Net in force at end of 1920 | 57,770,634 | 632,841 84 | 45,016 56 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Automobile (B). | Inland Transportation. | Hail |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 30,154 64 | 10,841 47 | ..... |
| Taken in 1920, new and renewed | 81,822 81 | 101,188 75 | 169,315 57 |
| Totals | 111,977 45 | 112,030 22 | ..... |
| Less ceased | 52,579 67 | 95,773 31 | 169,315 57 |
| Gross in force at end of 1920 | 59,397 78 | 16,256 91 | ..... |
| Less reinsured | 125 19 | | ..... |
| Net in force at end of 1920 | 59,272 59 | 16,256 91 | ..... |

*(For General Business Statement, see Appendix.)*

## THE UNION MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, SIR THOS. ROYDEN, BART.—General Manager and Secretary, J. S. ALLEN—Principal Office, Liverpool, England—Chief Agent in Canada, R. MACD. PATERSON—Head Office in Canada, Montreal.

(Incorporated, 1863. Dominion license issued, February 28, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, £1,500,000 | $ 7,300,000 00 |
| Amount subscribed, £1,308,000 | 6,365,600 00 |
| Amount paid in cash, £163,500 | 795,700 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | $ 45,000 00 | $ 45,000 00 | |
| Prov. of Manitoba, 1935, 4 p.c. | 10,000 00 | 8,600 00 | |
| Can. Nor. Pac. Ry., 1st mtge. (g'teed by Prov. of British Columbia), 1950, 4½ p.c. | 24,333 33 | 17,033 33 | |
| Total on deposit with Receiver General | $ 79,333 33 | $ 70,633 33 | |
| Carried out at market value | | | $ 70,633 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency in Canada | | 6 49 |
| Cash in Royal Bank of Canada, Montreal | | 7,135 75 |
| Interest accrued | | 613 35 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Automobile (A) | $ 444 43 | |
| Automobile (B) | 55 93 | |
| Inland Transportation | 15 65 | |
| Total | | 516 01 |
| Total assets in Canada | | $ 78,904 93 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount automobile (A) claims, unadjusted | $ 1,332 00 | |
| Net amount of automobile (B) claims, unadjusted | 1,326 00 | |
| Total net amount of unsettled claims | | $ 2,658 00 |
| Reserve of unearned premiums, automobile (A), $8,088.74; inland transportation, $14.19; total, $8,102.93; carried out at 80 per cent | | 6,482 34 |
| Taxes due and accrued | | 300 00 |
| Total liabilities in Canada | | $ 9,440 34 |

THE UNION MARINE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. Automobile (A). | Automobile (B). | Inland Transportation. | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 15,313 24 | 8,671 27 | 665 23 | |
| Deduct return premiums | 2,767 81 | 1,383 90 | 84 00 | |
| Total net cash received | 12,545 43 | 7,287 37 | 581 23 | |
| Net cash received for premiums | | | | $ 20,414 03 |
| Received for interest on investments | | | | 3,970 00 |
| Total income in Canada | | | | $ 24,384 03 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. Automobile (A). | Automobile (B). | Inland Transportation. | |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 365 00 | | | |
| Paid for claims occurring during the year | 11,048 44 | 417 54 | 8 50 | |
| Less savings and salvage | 1,366 92 | | | |
| Net payment for said claims | 9,681 52 | | | |
| Total net payment for claims | 10,046 52 | 417 54 | 8 50 | |
| Total net paid for said claims | | | | $ 10,472 56 |
| Commission or brokerage, other | | | | 4,033 96 |
| Taxes, other | | | | 847 95 |
| Auditors' fees, other | | | | 87 50 |
| Miscellaneous expenditure, other, viz.:—exchange, $3.85; legal expenses, $10; postage, telegrams, telephones and express, $77; underwriters' boards, etc. $145.81; sundry charges, $18.70; printing and stationery, $613.62 | | | | 868 98 |
| Total expenditure in Canada | | | | $ 16,310 95 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Automobile (A). | Inland Transportation. |
|---|---|---|
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 14,205 37 | 333 72 |
| Taken in 1920—new and renewed | 19,287 92 | 536 69 |
| Totals | 33,493 29 | 870 41 |
| Less ceased | 18,089 99 | 842 04 |
| Gross and net in force at end of 1920 | 15,403 30 | 28 37 |

THE UNION MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

PROFIT AND LOSS ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance Profit and Loss Account | 331,884 | 17 | 3 | Dividends, paid April, 1920 | 32,700 | 0 | 0 |
| Balance of Underwriting Account | 475,628 | 9 | 10 | Interim dividend | 32,700 | 0 | 0 |
| Interest, dividends and rents £75,911 15 3 | | | | Bad debts | 212 | 7 | 5 |
| Less Income Tax thereon 22,868 7 4 | 53,043 | 7 | 11 | Losses, etc. | 369,689 | 2 | 2 |
| | | | | Transferred to suspense against further claims | 100,000 | 0 | 0 |
| | | | | Amount written off investments | 24,857 | 6 | 11 |
| | | | | Balance | 300,397 | 18 | 6 |
| | £860,556 | 15 | 0 | | £860,556 | 15 | 0 |

BALANCE SHEET.

| Liabilities. | £ | s. | d. | Assets. | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| To Capital— | | | | By Investments | 1,353,631 | 4 | 5 |
| 65,400 shares of £20 each, £1,308,000, upon which £2 10s. per share has been called up | 163,500 | 0 | 0 | Cash on hand and in banks | 22,510 | 2 | 1 |
| Reserve Fund | 300,000 | 0 | 0 | Stamps on hand | 1,148 | 15 | 0 |
| Profit and Loss Account | 300,397 | 18 | 6 | Interest accrued but not payable | 11,866 | 0 | 0 |
| Sundry creditors | 634,902 | 1 | 0 | Sundry debtors | 809,317 | 6 | 2 |
| Bills payable | 9,257 | 15 | 0 | | | | |
| Underwriting Suspense Account | 234,756 | 0 | 9 | | | | |
| Underwriting Account | 555,659 | 12 | 5 | | | | |
| | £2,198,473 | 7 | 8 | | £2,198,473 | 7 | 8 |

## UNITED STATES FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, GEO. R. BRANSON—Secretary, D. G. WAKEMAN—Principal Office, New York—Chief Agents in Canada, ROBERT HAMPSON AND SON, LIMITED—Head Office in Canada, Montreal, Que.

(Incorporated 1824. Dominion license issued June 30, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,400,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| United States (3) Liberty Loan, 1928, 4¼ p.c. | $ 85,000 00 | $ 85,000 00 |

| | | |
|---|---|---|
| Carried out at market value | | $ 85,000 00 |
| *Other Assets in Canada.* | | |
| Cash in banks:— | | |
| Bank of Montreal, Montreal | $ 28,287 82 | |
| Bank of Montreal, Toronto | 37,491 76 | |
| Bank of Montreal, Vancouver | 16,078 53 | |
| Total cash in banks | | $ 81,858 11 |
| Agents' balances and premiums uncollected, fire | | 12,876 22 |
| Interest accrued | | 1,580 46 |
| Total assets in Canada | | $ 181,314 79 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted, fire | $ 17,427 00 |
| Reserve of unearned premiums, fire, $91,911.78; automobile (A), $1,011; explosion, $939.54; tornado, $37.50; Total, $93,899.82; carried out at 80 per cent | 75,119 85 |
| Taxes due and accrued | 575 25 |
| Total liabilities in Canada | $ 93,122 10 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (A) | Explosion. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 215,627 91 | 2,957 27 | 1,879 08 | 45 00 | |
| Less reinsurance | 5,847 11 | | | | |
| Less return premiums | 35,840 89 | 725 04 | | | |
| Total deduction | 41,688 00 | | | | |
| Net cash received | 173,939 91 | 2,232 23 | 1,879 08 | 45 00 | |
| Net cash received for premiums for all classes of business | | | | | $ 178,096 22 |
| Cash received for interest on investments | | | | | 5,418 75 |
| Total income in Canada | | | | | $ 183,514 97 |

UNITED STATES FIRE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Fire. | |
|---|---|---|
| | $ cts. | |
| Paid for claims occurring during the year | 15,713 98 | |
| Less savings and salvage | 349 03 | |
| Less reinsurance | 6 28 | |
| Total deduction | 355 31 | |
| Total net payments for claims for all classes of business | | $ 15,358 67 |
| Commission and brokerage, fire, $52,398.75; other, $750.66 | | 53,149 41 |
| Taxes, fire | | 1,813 31 |
| Salaries, fees and travelling expenses, fire:—Travelling expenses of agents | | 547 99 |
| Miscellaneous expenditure, fire, viz.:—Advertising, $26; maps and plans, $25.48; postage, telegrams, telephones and express, $101.42; printing and stationery, $958.69; rents, $95.68; underwriters' boards, associations, etc., $239.89; sundry, $290.48 | | 1,737 64 |
| Total expenditure in Canada | | $ 72,607 02 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (A). | Explosion. | Tornado. |
| | Amount. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 2,933,679 | 27,521 26 | 55 85 | | |
| Taken in 1920, new and renewed | 25,742,342 | 223,700 18 | 3,094 95 | 4,818 49 | 45 00 |
| Totals | 28,676,021 | 251,221 44 | 3,150 80 | | |
| Less ceased | 8,714,680 | 76,841 19 | 1,128 79 | 2,939 41 | |
| Gross in force at end of 1920 | 19,961,341 | 174,377 25 | 2,022 01 | 1,879 08 | 45 00 |
| Less reinsured | 606,983 | 5,713 97 | | | |
| Net in force at end of 1920 | 19,354,358 | 168,663 28 | 2,022 01 | 1,879 08 | 45 00 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 44,400 00 |
| Mortgage loans on real estate, first liens | 508,453 74 |
| Loans secured by pledge of bonds, stocks or other collaterals | 3,000 00 |
| Book value of bonds and stocks | 8,624,435 34 |
| Cash on hand, in trust companies and in banks | 926,333 76 |
| Agents' balances and bills receivable | 1,500,241 17 |
| Total ledger assets | $11,606,864 01 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 33,003 87 |
| Market value of bonds and stocks over book value | 885,529 49 |
| Reinsurance recoverable on paid losses | 64,333 00 |
| Gross assets | $12,589,730 37 |
| Deduct assets not admitted | 20,198 40 |
| Total admitted assets | $12,569,531 97 |

UNITED STATES FIRE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses and claims | $ 1,184,390 00 |
| Total unearned premiums | 6,882,773 36 |
| Dividends declared and unpaid to stockholders | 8,821 64 |
| Salaries, rents, expenses, fees, etc | 25,000 00 |
| Federal, state, and other taxes due or accrued (estimated) | 190,000 00 |
| Total liabilities (not including capital) | $ 8,290,985 00 |
| Capital paid up | 1,400,000 00 |
| Surplus over all liabilities | 2,878,546 97 |
| Total liabilities | $12,569,531 97 |

INCOME.

| | |
|---|---|
| Net cash received for premiums other than perpetuals | $ 8,350,282 95 |
| Received for interest and dividends | 498,039 73 |
| Received for rents | 3,717 96 |
| Gross profit on sale of stocks and bonds | 101,877 70 |
| From other sources | 1,643 50 |
| Total income | $ 8,955,561 84 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $ 3,310,439 13 |
| Expenses of adjustment and settlement of losses | 78,448 48 |
| Paid stockholders for interest or dividends | 140,000 00 |
| Allowances to local agents for miscellaneous agency expenses | 2,963,905 14 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 48,779 14 |
| Rents | 6,381 95 |
| Inspections and surveys | 102,148 67 |
| Federal taxes | 71,534 67 |
| State taxes on premiums, Insurance Department licenses and fees | 153,641 71 |
| Fire department, patrol and salvage corps | 18,478 45 |
| Gross loss on sale of stocks | 46,464 38 |
| All other disbursements | 67,960 10 |
| Total disbursements | $ 7,008,181 82 |

RISKS AND PREMIUMS.

FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $ 1,270,326,373 00 |
| Premiums thereon | 12,679,328 46 |
| Amount terminated during the year | 976,729,252 00 |
| Premiums thereon | 9,725,939 78 |
| Net amount in force at December 31, 1920 | 1,140,797,107 00 |
| Premiums thereon | 12,050,860 19 |

## VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CAL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. F. CARLSTON—Secretary, ARNOLD HODGKINSON—Principal Office, Oakland, Cal.—Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1910. Dominion license issued Jan. 15, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 10,000 00 | $ 10,000 00 | |
| Dom. of Canada Bonds, 1929, 5½ p.c. | 40,000 00 | 40,000 00 | |
| Total on deposit with Receiver General | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at chief agency in Canada | 310 62 |
| Cash in Union Bank of Canada, Vancouver | 32,158 74 |
| Agents' balances and premiums uncollected | 15,268 98 |
| Interest due | 295 10 |
| Total assets in Canada | $ 98,033 44 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 13,484 93 |
| Adjustment expenses | 60 18 |
| Reserve of unearned premiums, $53,347.51; carried out at 80 per cent | 42,678 01 |
| General agency expenses, due and accrued | 2,563 43 |
| Reinsurance premiums | 1,642 83 |
| Taxes due and accrued | 3,000 00 |
| Total liabilities in Canada | $ 63,429 38 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 136,076 11 | |
| Deduct reinsurances, $13,785.36; return premiums, $24,373.24 | 38,158 60 | |
| Net cash received for premiums | | $ 97,917 51 |
| Received for interest | | 3,477 60 |
| Total income in Canada | | $ 101,395 11 |

VULCAN—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 1,272 21 | |
| Less reinsurances | 28 53 | |
| Total net amount paid for said claims | $ 1,243 68 | |
| Net amount paid for losses occurring during the year | $ 31,462 18 | |
| Less reinsurances, $2,016.41; savings and salvage, $472.40 | 2,488 81 | |
| Total net amount paid for said claims | $ 28,973 37 | |
| Total net amount paid for claims | | $ 30,217 05 |
| Commission or brokerage | | 28,907 79 |
| Taxes | | 4,087 36 |
| Miscellaneous expenditure, viz.: Advertising, $101.95; maps and plans, $160.08; printing and stationery, $604.32; loss and adjustment expenses, $868.91 | | 1,735 26 |
| Total expenditure in Canada | | $ 64,047 46 |

RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1919 | $ 4,448,405 | $ 53,048 35 |
| Taken during 1920, new and renewed | 15,149,069 | 145,713 63 |
| Total | $ 19,597,474 | $ 198,761 98 |
| Less ceased | 11,234,047 | 86,664 47 |
| Gross in force at end of 1920 | $ 8,363,427 | $ 112,097 51 |
| Less reinsured | 881,571 | 12,581 16 |
| Net in force at end of 1920 | $ 7,481,856 | $ 99,516 35 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 997,778 26 |
| Interest and dividends | 69,058 55 |
| Rents | 300 00 |
| Gross profit on sale of real estate | 2,925 00 |
| Gross increase by adjustment in book value of bonds | 8,238 22 |
| All other income | 6,500 00 |
| Total income | $ 1,084,800 03 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 519,932 57 |
| Adjustment of claims | 6, 11 95 |
| Commissions or brokerage | 249,491 04 |
| Cash paid stockholders for interest or dividends | 29,927 81 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 43,317 48 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 22,287 89 |
| Inspections and surveys, etc | 8,002 01 |
| Rents | 4,389 03 |
| Federal taxes | 13,331 32 |
| State and municipal taxes, Insurance Department licenses and fees, etc | 25,060 96 |
| Fire department, patrol and salvage corps | 3,490 72 |
| Real estate taxes | 1,304 16 |
| Gross decrease by adjustment in book value of bonds | 11,215 00 |
| All other disbursements | 22,714 84 |
| Total disbursements | $ 960,776 78 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 44,787 87 |
| Mortgage loans on real estate, first liens | 217,185 22 |
| Loans secured by pledge of bonds, etc | 155,500 00 |
| Book value of bonds and stocks | 878,979 00 |
| Cash in trust companies and in banks | 186,923 49 |
| Agents' balances | 158,360 44 |
| Total ledger assets | $ 1,641,736 02 |

VULCAN—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 14,467 26 |
| Gross assets | $ 1,656,203 28 |
| Deduct assets not admitted | 7,076 11 |
| Total admitted assets | $ 1,649,127 17 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 289,514 28 |
| Total unearned premiums | 541,348 88 |
| Dividends declared and unpaid | 15,476 20 |
| Federal, state and other taxes due and accrued (estimated) | 21,493 58 |
| Contingent commissions or other charges due or accrued | 24,146 84 |
| Total liabilities, except capital stock | $ 891,979 78 |
| Capital paid up in cash | 500,000 00 |
| Surplus over all liabilities and capital | 257,147 39 |
| Total liabilities | $ 1,649,127 17 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $106,491,425 00 |
| Premiums thereon | 1,237,313 88 |
| Amount of policies terminated during the year | 69,950,100 00 |
| Premiums thereon | 857,963 97 |
| Net amount of policies in force at December 31, 1920 | 61,491,163 00 |
| Premiums thereon | 802,221 31 |

## WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, OTTO E. SCHAFFER—Secretary, C. B. G. GAILLARD—Principal Office, New York, N.Y. —Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of stock authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 130,000 00 | $ 128,700 00 | |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | 50,000 00 | 50,000 00 | |
| Dom. of Canada War Loan, 1933, 5½ p.c. | 20,000 00 | 20,000 00 | |
| United States (3) Liberty Loan, 1928, 4¼ p.c. | 43,000 00 | 43,000 00 | |
| Town of Maisonneuve, 1953, 5 p.c. | 40,393 33 | 35,950 07 | |
| Total on deposit with Receiver General | $ 283,393 33 | $ 277,650 06 | |
| Carried out at market value | | | $ 277,650 07 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 125,136 97 |
| Interest accrued | 1,817 82 |
| Agents' balances and premiums uncollected ($1,223.13 on business prior to Oct. 1, 1920) | 37,004 25 |
| Hail losses recoverable | 26 37 |
| Total assets in Canada | $ 441,635 48 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 11,267 66 | |
| Net amount of fire claims, unadjusted | 17,830 80 | |
| Net amount of fire claims, resisted, in suit | 1,739 69 | |
| Total net amount of unsettled claims | | $ 30,838 15 |
| Reserve of unearned premiums: fire, $176,016.35; explosion, $572.19; total, $176,588.54; carried out at 80 per cent | | 141,270 83 |
| Taxes due and accrued | | 29,938 39 |
| Due and accrued for salaries, rents, etc. | | 150 00 |
| Total liabilities in Canada | | $ 202,197 37 |

WESTCHESTER—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Explosion. | Hail. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 448,999 29 | 1,870 75 | 384,428 27 |
| Less reinsurance | 69,854 47 | ..... | 204,693 66 |
| Less return premiums | 93,547 70 | 562 56 | 3,417 84 |
| Total deduction | 163,402 17 | | 208,111 50 |
| Net cash received | 285,597 12 | 1,308 19 | 176,316 77 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 463,222 08 |
| Cash received for interest on investments | 14,070 09 |
| Total income in Canada | $ 477,292 17 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Hail. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 28,618 54 | 335 92 |
| Less savings and salvage | 120 53 | |
| Less reinsurance | 4,047 42 | 221 49 |
| Total deduction | 4,167 95 | |
| Net payment for said claims | 24,450 59 | 114 43 |
| Paid for claims occurring during the year | 106,802 69 | 220,715 39 |
| Less savings and salvage | 2,977 20 | |
| Less reinsurance | 25,976 74 | 137,100 75 |
| Total deduction | 28,953 94 | |
| Net payment for said claims | 77,848 75 | 83,614 64 |
| Total net payment for claims | 102,299 34 | 83,729 07 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 186,028 41 |
| Commission and brokerage, fire, $73,740.46; other, $46,078.81 | 119,819 27 |
| Commission on profits, fire, $3,453.31; other, $3,314.83 | 6,768 14 |
| Taxes, fire, $8,417.22; other, $4,963.91 | 13,381 13 |
| *Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $8,687.29; general and special agents, $1,306.22; fees:—auditors, $204.02; travelling expenses:—chief agency, $237.15; agents, $1,550.38 | 11,985 06 |
| †Miscellaneous expenditure, viz.:—Advertising, $407.87; furniture and fixtures, $824.34; inspections and surveys, $1,899.14; legal expenses, $1; maps and plans, $3,607.07; postage, telegrams, telephones and express, $1,908.93; printing and stationery, $6,125.49; rents, $1,308.55; underwriters' boards, associations, etc., $2,315.12 | 18,397 51 |
| Total expenditure in Canada | $ 356,379 52 |

*Of which $11,953.87 belongs to Fire business.
†Of which $16,292.58 belongs to Fire business.

WESTCHESTER—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Explosion. | Hail. |
| | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 26,254,365 | 353,326 27 | | |
| Taken in 1920—new and renewed | 43,057,353 | 459,242 62 | 1,870 75 | 384,428 27 |
| Totals | 69,311,718 | 812,568 89 | | |
| Less ceased | 36,657,598 | 399,715 83 | 1,076 37 | 384,428 27 |
| Gross in force at end of 1920 | 32,654,120 | 412,853 06 | 794 38 | |
| Less reinsured | 6,022,937 | 72,103 59 | | |
| Net in force at end of 1920 | 26,631,183 | 340,749 47 | 794 38 | |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 5,876 00 |
| Mortgage loans on real estate, first liens | 93,710 00 |
| Book value of bonds and stocks | 8,752,352 74 |
| Cash in trust companies and in banks | 1,071,721 64 |
| Agents' balances | 1,169,694 95 |
| Reinsurances due | 87,945 36 |
| Advance payments to special agents | 349 90 |
| Total ledger assets | $11,181,650 59 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 67,365 96 |
| Gross assets | $11,249,016 55 |
| Deduct assets not admitted | 560,545 74 |
| Total admitted assets | $10,688,470 81 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,089,850 28 |
| Total unearned premiums | 6,719,123 83 |
| Salaries, rents, expenses, etc., due and accrued | 25,000 00 |
| Federal, state and other taxes due and accrued (estimated) | 256,500 00 |
| Contingent commissions or other charges due or accrued | 20,000 00 |
| Income tax withheld at source | 163 49 |
| Total liabilities, except capital stock | $ 8,110,637 60 |
| Capital paid up in cash | 1,000,000 00 |
| Surplus over all liabilities and capital | 1,577,833 21 |
| Total liabilities | $10,688,470 81 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 8,316,688 55 |
| Interest and dividends | 448,510 34 |
| Rents | 143 00 |
| Gross profit on sale or maturity of bonds | 10,334 15 |
| Income tax witheld at source | 163 49 |
| Agents' balances previously charged off | 856 80 |
| Total income | $ 8,776,696 33 |

WESTCHESTER—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,615,766 76 |
| Loss adjustment expenses | 82,915 13 |
| Paid stockholders for interest or dividends | 250,000 00 |
| Commission or brokerage | 1,952,781 86 |
| Field supervisory expenses | 227,066 21 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 473,599 37 |
| Rents | 46,291 30 |
| Inspections and surveys, including underwriters' boards and tariff associations | 166,179 88 |
| Federal taxes | 95,070 31 |
| State taxes on premiums, Insurance Department licenses and fees, etc | 229,590 28 |
| Agents' balances previously charged off | 2,561 49 |
| Gross loss on sale of stocks | 65,329 75 |
| All other disbursements | 169,501 67 |
| Total disbursements | $ 7,376,654 01 |

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $ 1,328,358,889 00 |
| Premiums thereon | 13,217,841 86 |
| Amount of policies terminated during the year | 1,023,930,147 00 |
| Premiums thereon | 10,912,714 47 |
| Net amount of policies in force at December 31, 1920 | 1,233,928,440 00 |
| Premiums thereon | 12,097,935 63 |

## THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and General Manager, W. B. MEIKLE—Secretary, C. S. WAINWRIGHT—Principal Office—Toronto, Canada.

(Incorporated August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. And on April 17, 1918, the power of the company was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. In 1920 the acts were consolidated and amended by 10-11 Geo. V, chap. 98. Commenced business in Canada, August, 1851.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount of joint stock capital subscribed | 2,500,000 00 |
| Amount paid thereon in cash ($1,000,000 Preferred) | 2,492,061 35 |
| Amount of premium on capital paid by stockholders since organization | 437,669 65 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Real estate—Company's building, corner of Scott and Wellington Sts., Toronto | | $ 200,000 00 |
| Book value of bonds and debentures. *(For details, see Schedule B)* | | 3,429,421 91 |
| Book value of stocks. *(For details, see Schedule C)* | | 749,217 67 |
| Cash on hand at head office | | 4,316 48 |
| Cash in banks, etc., viz.:— | | |
| Canadian Bank of Commerce, Toronto | $ 145,996 12 | |
| Canadian Bank of Commerce, London | 31,435 95 | |
| Canadian Bank of Commerce, New York | 116,759 62 | |
| Corn Exchange, National Bank, Chicago | 2,714 52 | |
| United States Mortgage and Trust Co., New York | 482,465 92 | |
| Credit Lyonnais, London | 5,354 41 | |
| Total cash in banks, etc | | 784,726 54 |
| All other ledger assets | | 25,000 00 |
| Total ledger assets | | $ 5,192,682 60 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds, debentures and stocks over book value | | 37,310 69 |
| Interest accrued | | 58,225 96 |
| Rents accrued | | 4 12 |
| Agents' balances and premiums uncollected:— | | |
| Fire—In Canada ($5,413.36 prior to Oct. 1, 1920) | $ 371,522 86 | |
| Fire—In other countries ($22,953.61 prior to Oct. 1, 1920) | 377,472 38 | |
| Automobile (A), in Canada ($696.51 prior to Oct. 1, 1920) | 7,109 04 | |
| Automobile (A) in other countries ($70.30 prior to Oct. 1, 1920) | 1,989 41 | |
| Automobile (B) in Canada ($508.26 prior to Oct. 1, 1920) | 5,185 91 | |
| Automobile (B) in other countries | 1,131 68 | |
| Explosion—In Canada ($285.76 prior to Oct. 1, 1920) | 649 47 | |
| Explosion—In other countries ($46.56 prior to Oct. 1, 1920) | 4,182 36 | |
| Inland Transportation—In Canada ($939.96 prior to Oct. 1, 1920) | 12,213 20 | |
| Inland Transportation—In other countries ($26.17 prior to Oct. 1, 1920) | 3,310 38 | |
| Marine—In Canada ($14,587.41 prior to Oct. 1, 1920) | 193,020 82 | |
| Marine—In other countries | 1,128,697 06 | |
| Tornado—In other countries | 7,143 51 | |
| Total | | 2,113,628 08 |

THE WESTERN—*Continued.*

OTHER ASSETS—*Concluded.*

| | | |
|---|---|---|
| Bills receivable | | $ 32,848 65 |
| Due for reinsurance losses:— | | |
| Fire—In Canada | $ 41,542 34 | |
| Fire—In other countries | 780 60 | |
| Automobile (A)—In Canada | 380 60 | |
| Inland Transportation—In Canada | 6,766 83 | |
| Inland Transportation—In other countries | 3,408 47 | |
| Marine—In Canada | 122,547 25 | |
| Marine—In other countries | 189,849 70 | |
| Total | | 365,275 79 |
| Total assets | | $ 7,799,967 65 |

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 64,255 54 | |
| Net amount of fire claims, resisted, in suit | 9,167 50 | |
| Net amount of fire claims, resisted, not in suit | 1,083 00 | |
| Net amount of marine claims, unadjusted | 54,393 00 | |
| Net amount of automobile (B) claims, unadjusted | 4,432 00 | |
| Net amount of automobile (B) claims, resisted, in suit | 50 00 | |
| Net amount of inland transportation claims, unadjusted | 2,132 00 | |
| Net amount of automobile (A) claims, unadjusted | 5,861 00 | |
| Total net amount of unsettled claims | | $ 141,374 04 |
| Reserve of unearned premiums:— | | |
| Fire | $ 825,963 02 | |
| Explosion | 1,860 43 | |
| Marine | 41,604 96 | |
| Inland Transportation | 2,329 33 | |
| Automobile (A) | 38,079 66 | |
| Automobile (B) | 27,110 01 | |
| Total, $936,947.41; carried out at 80 per cent | | 749,557 93 |
| Dividends due and unpaid | | 1,901 91 |
| Due and accrued for salaries, rent, advertising, etc | | 10,000 00 |
| Taxes due and accrued | | 75,000 00 |
| Reinsurance premiums due (Fire), $339,362.44; Marine, $30,107.17 | | 369,469 61 |
| Total liabilities in Canada | | $ 1,347,303 49 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 422,216 96 | |
| Net amount of fire claims, resisted, in suit | 3,935 00 | |
| Total net amount of unsettled fire claims ($61,091.46 accrued prior to 1920) | | $ 426,151 96 |
| Net amount of marine claims, adjusted and unpaid | $ 98,383 56 | |
| Net amount of marine claims, unadjusted | 1,634,187 27 | |
| Net amount of marine claims, resisted, in suit | 4,254 00 | |
| Net amount of marine claims, resisted, not in suit | 6,388 00 | |
| Total net amount of unsettled marine claims ($1,090,063.33 accrued prior to 1920) | $1,743,212 83 | |
| Net amount of inland transportation claims, unadjusted | 4,105 07 | |
| Net amount of tornado claims, unadjusted ($2 accrued prior to 1920) | 793 00 | |
| Net amount of automobile (B) claims, unadjusted | 1,000 00 | |
| Total net amount of unsettled claims | | $ 2,175,262 86 |
| Reserve of unearned premiums:— | | |
| Fire | $2,003,301 37 | |
| Automobile (A) | 2,616 07 | |
| Automobile (B) | 2,302 06 | |
| Explosion | 2,992 39 | |
| Marine | 193,476 40 | |
| Inland Transportation | 793 61 | |
| Tornado | 37,887 38 | |

THE WESTERN—*Continued.*

LIABILITIES—*Concluded.*

| | |
|---|---|
| Total, $2,243,369 28; carried out at 80 per cent | 1,794,695 42 |
| Due and accrued for taxes | 75,000 00 |
| Reinsurance premiums due, Fire, $−518.28; Marine, $3,765.12 | 3,246 84 |
| Salaries, rent, advertising, agency and other expenses due and accrued | 10,000 00 |
| Total liabilities in other countries | $ 4,058,205 12 |
| Total liabilities in all countries | $ 5,405,508 61 |
| Excess of assets over liabilities | $ 2,394,459 04 |
| Capital stock paid in cash | 2,492,061 35 |

INCOME.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A). | | Automobile (B). | | Explosion. | |
| | In Canada. | Outside Canada. | In Canada. | Outside Canada. | In Canada. | Outside Canada. | In Canada. | Outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 2,487,940 97 | 6,346,785 17 | 130,906 26 | 7,705 06 | 95,966 66 | 4,382 00 | 14,855 68 | 17,467 93 |
| Less reinsurance | 1,281,121 35 | 2,664,797 66 | 25,439 35 | 2,754 50 | 15,313 20 | 124 78 | 8,495 97 | 5,724 57 |
| Less return premiums | 290,415 64 | 855,696 46 | 30,792 64 | 1,339 93 | 24,718 52 | 677 16 | 4,410 54 | 9,225 30 |
| Total deduction | 1,571,536 99 | 3,520,494 12 | 56,231 99 | 4,094 53 | 40,031 72 | 801 94 | 12,906 51 | 14,949 87 |
| Net cash received | 916,403 98 | 2,826,291 05 | 74,674 27 | 3,610 53 | 55,934 94 | 3,580 06 | 1,949 17 | 2,518 06 |

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Marine. | | Inland Transportation. | | Tornado. | |
| | In Canada. | Outside Canada. | In Canada. | Outside Canada. | Outside Canada. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 286,170 41 | 3,345,034 60 | 68,902 58 | 28,587 92 | 57,703 08 | |
| Less reinsurance | 318,248 95 | 1,929,765 00 | 8,887 88 | 6,192 69 | 18,044 01 | |
| Less return premiums | 18,232 94 | 176,841 84 | 7,323 10 | 1,890 63 | 8,885 80 | |
| Total deduction | 336,481 89 | 2,106,606 84 | 16,210 98 | 8,083 32 | 26,929 81 | |
| Net cash received | −50,311 48 | 1,238,427 76 | 52,691 60 | 20,504 60 | 30,773 27 | |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 5,177,047 81 |
| Cash received for interest on investments | 207,740 98 |
| Cash received for rents | 5,582 77 |
| Income from all other sources | 12,526 72 |
| Total income | $ 5,402,898 28 |

THE WESTERN—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (A). | | Automobile (B). | |
| | In Canada. | Outside Canada. | In Canada. | Outside Canada. | In Canada. | Outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 284,541 19 | 410,794 79 | 1,080 14 | | 6,844 87 | |
| Less savings and salvage | 1,300 26 | 2,569 10 | 354 89 | | 789 00 | |
| Less reinsurance | 279,427 31 | 154,467 14 | 413 42 | | 1,699 20 | |
| Total deduction | 280,727 57 | 157,036 24 | 768 31 | | 2,488 20 | |
| Net payment for said claims | 3,813 62 | 253,758 55 | 311 83 | | 4,356 67 | |
| Paid for claims occurring during the year | 794,425 94 | 1,822,864 22 | 60,580 45 | 1,459 42 | 32,722 29 | 1,894 68 |
| Less savings and salvage | 1,705 23 | 7,081 12 | 2,121 10 | | 965 77 | |
| Less reinsurance | 415,592 22 | 847,875 98 | 11,403 59 | | 11,354 11 | |
| Total deduction | 417,297 45 | 854,957 10 | 13,524 69 | | 12,319 88 | |
| Net payment for said claims | 377,128 49 | 967,907 12 | 47,055 76 | | 20,402 41 | |
| Total net payment for claims | 380,942 11 | 1,221,665 67 | 47,367 59 | 1,459 42 | 24,759 08 | 1,894 68 |

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Explosion. | Inland Transportation. | | Marine. | | Tornado. |
| | Outside Canada. | In Canada. | Outside Canada. | In Canada. | Outside Canada. | Outside Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 56 75 | 6,649 02 | 9,617 13 | 337,894 62 | 1,628,235 42 | 536 52 |
| Less savings and salvage | ..... | 4,126 12 | 1,686 26 | 40,798 07 | 87,533 71 | |
| Less reinsurance | 42 35 | −25 41 | 3,243 77 | 183,875 49 | 746 055 65 | 47 29 |
| Total deduction | ..... | 4,100 71 | 4,930 03 | 224,673 56 | 833,589 36 | |
| Net payment for said claims | 14 40 | 2,548 31 | 4,687 10 | 113,221 06 | 794,646 06 | 489 23 |
| Paid for claims occurring during the year | 2,467 91 | 23,285 22 | 16,104 47 | 203,095 31 | 1,656,238 07 | 7,037 31 |
| Less savings and salvage | ..... | 628 03 | 1,711 93 | 13,347 13 | 5,963 93 | 22 50 |
| Less reinsurance | 1,644 67 | 10,392 12 | 770 75 | 104,171 45 | 791,764 10 | 959 97 |
| Total deduction | ..... | 11,020 15 | 2,482 68 | 117,518 58 | 797,728 03 | 982 47 |
| Net payment for said claims | 823 24 | 12,265 07 | 13,621 79 | 85,576 73 | 858,510 04 | 6,054 84 |
| Total net payment for claims | 837 64 | 14,813 38 | 18,308 89 | 198,797 79 | 1,653,156 10 | 6,544 07 |

THE WESTERN—*Continued.*

EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 3,570,546 42 |
| Dividends paid stockholders | 159,458 82 |
| Commission and brokerage, fire, $633,178.23; other, $212,472.74 | 845,650 97 |
| Commission on profits, fire, $35,603.39; other, $20,183.33 | 55,786 72 |
| Taxes, fire, $143,840.42; other, $69,548.19 | 213,388 61 |
| *Salaries, fees and travelling expenses:—Salaries—Chief agency, $196,946.19; general and special agents, $163,154.79; fees—directors, $8,606.98; auditors, $5,340.23 | 374,048 19 |
| †Miscellaneous expenditure, viz.:—Advertising, $17,505.29; fire departments, patrol and salvage corps assessments, etc., $13,431.76; furniture and fixtures, $12,037.57; inspections and surveys, $112,023.58; legal expenses, $2,361.11; maps and plans, $8,795.49; exchange, $7,399.41; postage, telegrams, telephones and express, $27,811.93; printing and stationery, $87,256.24; rents, $42,992.41; underwriters' boards, associations, etc., $58,061.84 | 389,676 63 |
| Total expenditure | $ 5,608,556 36 |

*Of which $297,460.99 belongs to Fire business.
†Of which $298,568.60 belongs to Fire business.

SYNOPSIS OF LEDGER ACCOUNT.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | | $ 5,542,727 64 |
| Income as above | | 5,402,898 28 |
| Amount of appreciation in ledger value of securities | | 7,691 00 |
| Total | | $10,953,316 92 |
| Expenditure as above | $ 5,608,556 36 | |
| Amount written off ledger assets | 152,077 96 | |
| Total | | 5,760,634 32 |
| Balance, net ledger assets, December 31, 1920 | | $ 5,192,682 60 |

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums written in unlicensed companies | $ 369,191 89 |
| Amount of commission thereon | 123,269 29 |
| Amount of losses recovered from said companies | 213,799 63 |
| Reserve, $249,461.48; carried out at 80 per cent | 199,569 18 |
| Amount of losses due and recoverable | 48,265 74 |
| Amount of reinsurance premiums (including reserves) payable to such companies | 25,000 00 |
| Amount of cash or other securities held in security for recovery of losses, etc | 236,055 97 |

SUMMARY OF RISKS AND PREMIUMS.

| Fire. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Totals in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| *Risks.* | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross policies in force at end of 1919 | 263,433,000 | 3,132,940 44 | 697,607,942 | 5,589,041 85 | 961,040,942 | 8,721,982 29 |
| Taken during the year —new and renewed | 182,404,172 | 1,996,928 90 | 833,330,600 | 6,042,801 60 | 1,015,734,772 | 8,039,730 50 |
| Total | 445,837,172 | 5,129,869 34 | 1,530,938,542 | 11,631,843 45 | 1,976,775,714 | 16,761,712 79 |
| Less ceased | 144,590,139 | 1,560,754 86 | 726,765,778 | 5,191,017 31 | 871,355,917 | 6,751,772 17 |
| Gross in force at end of 1920 | 301,247,033 | 3,569,114 48 | 804,172,764 | 6,440,826 14 | 1,105,419,797 | 10,009,940 62 |
| Deduct reinsured | 165,029,367 | 2,041,030 21 | 339,208,758 | 2,590,218 73 | 504,238,125 | 4,631,248 94 |
| Net in force at end of 1920 | 136,217,666 | 1,528,084 27 | 464,964,006 | 3,850,607 41 | 601,181,672 | 5,378,691 68 |

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| | Class of Business. Automobile (A). | | |
|---|---|---|---|
| | In Canada. | In other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. |
| *Risks.* | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 65,512 82 | | 65,512 82 |
| Taken during the year—New and renewed | 136,901 38 | 9,694 47 | 146,595 85 |
| Total | 202,414 20 | 9,694 47 | 212,108 67 |
| Less ceased | 103,456 14 | 1,682 37 | 105,138 51 |
| Gross in force at end of 1920 | 98,958 06 | 8,012 10 | 106,970 16 |
| Deduct reinsured | 22,798 74 | 2,779 96 | 25,578 70 |
| Net in force at end of 1920 | 76,159 32 | 5,232 14 | 81,391 46 |

| | Class of Business. Automobile (B). | | |
|---|---|---|---|
| | In Canada. | In other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. |
| *Risks.* | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 40,948 70 | | 40,948 70 |
| Taken during the year—New and renewed | 99,865 79 | 5,513 68 | 105,379 47 |
| Total | 140,814 49 | 5,513 68 | 146,328 17 |
| Less ceased | 73,835 23 | 909 56 | 74,744 79 |
| Gross in force at end of 1920 | 66,979 26 | 4,604 12 | 71,583 38 |
| Deduct reinsured | 12,759 25 | | 12,759 25 |
| Net in force at end of 1920 | 54,220 01 | 4,604 12 | 58,824 13 |

| | Class of Business. Explosion. | | |
|---|---|---|---|
| | In Canada. | In other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 30,943 96 | 27,592 98 | 58,536 94 |
| Taken during the year—New and renewed | 15,830 08 | 18,390 85 | 34,220 93 |
| Total | 46,774 04 | 45,983 83 | 92,757 87 |
| Less ceased | 35,897 73 | 31,735 88 | 67,633 61 |
| Gross in force at end of 1920 | 10,876 31 | 14,247 95 | 25,124 26 |
| Deduct reinsured | 7,155 45 | 8,667 40 | 15,822 85 |
| Net in force at end of 1920 | 3,720 86 | 5,580 55 | 9,301 41 |

THE WESTERN—*Continued.*

RISKS AND PREMIUMS—*Concluded.*

| | Class of Business. | | |
|---|---|---|---|
| | Inland Transportation. | | |
| | In Canada. | In other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 4,436 64 | 3,390 77 | 7,827 41 |
| Taken during the year—New and renewed | 75,155 92 | 29,933 30 | 105,089 22 |
| Total | 79,592 56 | 33,324 07 | 112,916 63 |
| Less ceased | 73,508 45 | 31,215 89 | 104,724 34 |
| Gross in force at end of 1920 | 6,084 11 | 2,108 18 | 8,192 29 |
| Deduct reinsured | 1,425 46 | 520 96 | 1,946 42 |
| Net in force at end of 1920 | 4,658 65 | 1,587 22 | 6,245 87 |

| | Class of Business. | | |
|---|---|---|---|
| | Marine. | | |
| | In Canada. | In other Countries. | Totals in all Countries. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 139,061 32 | 925,535 75 | 1,064,597 07 |
| Taken during the year—New and renewed | 494,510 42 | 3,596,248 09 | 4,090,758 51 |
| Total | 633,571 74 | 4,521,783 84 | 5,155,355 58 |
| Less ceased | 479,197 50 | 3,877,661 89 | 4,356,859 39 |
| Gross in force at end of 1920 | 154,374 24 | 644,121 95 | 798,496 19 |
| Deduct reinsured | 83,384 21 | 352,444 06 | 435,828 27 |
| Net in force at end of 1920 | 70,990 03 | 291,677 89 | 362,667 92 |

| Risks and Premiums. | Class of Business. |
|---|---|
| | Tornado (In other Countries). |
| | Premiums. |
| | $ cts. |
| Gross in force at end of 1919 | 90,312 62 |
| Taken in 1920—New and renewed | 60,042 23 |
| Totals | 150,354 85 |
| Less ceased | 36,635 65 |
| Gross in force at end of 1920 | 113,719 20 |
| Less reinsured | 43,398 10 |
| Net in force at end of 1920 | 70,321 10 |

THE WESTERN—*Continued.*

SCHEDULE B.

Bonds and debs. owned by the Company:—

*On deposit with Receiver General—*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada War Loan, 1927, 5½ p.c. | $ 20,000 00 | $ 20,000 00 | $ 20,000 00 |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Prov. of Manitoba, 1930, 4 p.c. | 10,000 00 | 8,800 00 | 8 800 00 |
| *Cities—* | | | |
| London, 1921, 4 p.c. | 4,000 00 | 3,840 00 | 3,840 00 |
| Winnipeg, 1941, 3½ p.c. | 2,000 00 | 1,540 00 | 1,540 00 |
| *Town—* | | | |
| Owen Sound, 1925, 4 p.c. | 6,000 00 | 5,520 00 | 5,520 00 |
| *School—* | | | |
| Moosejaw P., 1921-1923, 4½ p.c. | 8,333 32 | | |
| Moosejaw P., 1923, 4½ p.c. | 3,166 66 | 10,819 98 | 10,819 98 |
| *Railway—* | | | |
| Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 5,353 33 | 4,603 86 | 4,603 86 |
| *Miscellaneous—* | | | |
| Canada Permanent Mortgage Corp., 1937, 5½ p.c. | 11,000 00 | 11,000 00 | 11,000 00 |
| Canada Permanent Mortgage Corp., 1921, 5 p.c. | 2,500 00 | 2,500 00 | 2,500 00 |
| Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c. | 14,100 00 | 14,100 00 | 14,100 00 |
| Toronto Savings and Loan Co., 1922, 5 p.c. | 5,600 00 | 5,600 00 | 5,600 00 |
| Toronto Savings and Loan Co., 1923, 5 p.c. | 3,000 00 | 3,000 00 | 3,000 00 |
| Total on deposit with Receiver General | $ 100,053 31 | $ 96,323 84 | $ 96,323 84 |

*Held with Insurance Departments or with trustees in United States, viz.—*

| | | | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada stock, (6 months' notice), 3½ p.c. | $ 5,350 00 | $ 4,654 50 | $ 4,333 50 |
| Dom. of Canada Notes, 1921, 5½ p.c. | 44,000 00 | 44,000 00 | 43,670 00 |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 900 00 | 900 00 | 900 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 90,100 00 | | |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 110,000 00 | 174,100 00 | 200,100 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 50,000 00 | 43,500 00 | 50,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 100,000 00 | 87,000 00 | 100,000 00 |
| Dom. of Canada War Loan, 1927, 5½ p.c. | 130,000 00 | 113,100 00 | 130,000 00 |
| Prov. of Alberta, 1922, 5 p.c. | 50,000 00 | 49,000 00 | 46,850 00 |
| Prov. of Alberta, 1922, 4 p.c. | 36,986 66 | 30,891 26 | 35,100 03 |
| Prov. of Alberta, 1925, 5 p.c. | 210,000 00 | 197,400 00 | 205,800 00 |
| Prov. of Manitoba, 1925, 6 p.c. | 50,000 00 | 49,500 00 | 48,430 00 |
| Prov. of Manitoba, 1928, 6 p.c. | 50,000 00 | 49,500 00 | 47,580 00 |
| Prov. of New Brunswick, 1933, 3½ p.c. | 15,000 00 | 12,450 00 | 12,450 00 |
| Prov. of Nova Scotia, 1922, 3 p.c. | 25,000 00 | 22,500 00 | 22,500 00 |
| Province of Ontario, 1930, 6 p.c. | 18,000 00 | 17,866 80 | 17,866 80 |
| Prov. of Quebec, 1926, 5 p.c. | 25,000 00 | 23,500 00 | 21,815 00 |
| Australian Commonwealth, 1927, 5 p.c. | 24,333 33 | 24,333 33 | 24,333 33 |
| Newfoundland notes, 1928, 6½ p.c. | 50,000 00 | 48,500 00 | 49,550 00 |
| Queensland bonds, 1922, 4½ p.c. | 24,333 33 | 24,333 33 | 24,333 33 |
| West Australia Local Treasury Bills, 1923, 1924, 4½ p.c. | 24,333 33 | 24,333 33 | 24,333 33 |
| British Funding Loan, 1960, 1990, 4 p.c. | 152,082 33 | 121,666 66 | 121,666 66 |
| United Kingdom of Great Britain and Ireland secured Loan Notes, 1921, 5½ p.c. | 225,000 00 | 222,750 00 | 220,625 00 |
| United Kingdom of Gt. Britain and Ireland bonds, 1937, 5½ p.c. | 150,000 00 | 139,500 00 | 148,687 50 |
| Georgia State, 1933, 3½ p.c. | 10,000 00 | 9,100 00 | 9,600 00 |
| Porto Rica registered (1909 series), 1927, 4 p.c. | 5,000 00 | | |
| Porto Rico registered (1909 series), 1932, 4 p.c. | 5,000 00 | 10,100 00 | 10,100 00 |
| United States of America Gold, 1928, 4½ p.c | 60,000 00 | 58,800 00 | 58,790 00 |
| United States of America Gold, 1938, 4½ p.c | 202,000 00 | 179,200 00 | 191,254 40 |
| United States of America Gold, 1933, 1938, 4¼ p.c. | 350 00 | 350 00 | 350 00 |
| United States of America Gold, 1942, 4¼ p.c | 400 00 | 400 00 | 400 00 |

THE WESTERN—*Continued.*

*Held with Insurance Departments or with trustees in the United States, viz.:*—Concluded.

| | Par Value. | Book Value. | Market Value. |
|---|---|---|---|
| *Cities—* | | | |
| Eugene, Ore. (Bancroft Act), 1924, 6 p.c. | $ 13,900 00 | $ 14,317 00 | $ 15,290 00 |
| Hamilton, 1934, 4½ p.c. | 25,000 00 | 20,750 00 | 23,500 00 |
| Hull, 1940, 4 p.c. | 6,000 00 | 4,800 00 | 4,800 00 |
| Hull, 1941, 4 p.c. | 4,000 00 | 3,160 00 | 3,160 00 |
| Lethbridge, Alta., 1921-1933, 5 p.c. | 5,908 98 | 5,495 35 | 5,495 35 |
| London, Ont., 1922, 5½ p.c. | 3,000 00 | 2,970 00 | 2,863 80 |
| Medicine Hat, 1923, 5 p.c. | 10,000 00 | 9,500 00 | 9,500 00 |
| Montreal, 1921-1924, 4 p.c. | 35,000 00 | 28,379 40 | 32,920 00 |
| Montreal, 1922, 4 p.c. | 10,000 00 | 8,439 00 | 9,500 00 |
| Montreal, 1922, 6 p.c. | 12,000 00 | 11,880 00 | 11,520 00 |
| Montreal, 1949, 4½ p.c. | 22,386 66 | 16,790 00 | 14,972 20 |
| New York, 1941, 3½ p.c. | 6,000 00 | 5,220 00 | 5,640 00 |
| New York, 1955, 4 p.c. | 60,000 00 | 54,600 00 | 61,200 00 |
| New York, 1963, 4½ p.c. | 5,000 00 | 5,000 00 | 5,500 00 |
| Prince Albert, Sask., 1964, 1 to 6 p.c. | 10,506 20 | 4,570 19 | 5,253 10 |
| Richmond, Virginia, 1930, 6 p.c. | 40,000 00 | 43,900 00 | 40,888 00 |
| Richmond, Virginia, 1927, 4 p.c. | 2,000 00 | | 2,000 00 |
| St. Boniface, Man., 1944, 5 p.c. | 25,000 00 | 20,000 00 | 23,000 00 |
| St. Boniface, Man., 1928, 5 p.c. | 6,000 00 | 5,700 00 | 5,700 00 |
| Toledo, Ohio, 1942, 4 p.c. | 3,000 00 | 46,500 00 | 51,470 00 |
| Toledo, Ohio, 1944, 4 p.c. | 47,000 00 | | |
| Wilmington, N.C., 1955, 5 p.c. | 5,000 00 | 5,000 00 | 5,600 00 |
| *Towns—* | | | |
| Berthier, Que., 1929, 5 p.c. | 2,000 00 | 1,860 00 | 1,860 00 |
| Coronation, Alta., 1939-1940, 6 p.c. | 2,000 00 | 2,820 00 | 2,820 00 |
| Coronation, Alta., 1942, 6 p.c. | 1,000 00 | | |
| Kenora, 1926, 4½ p.c. | 3,417 59 | 3,041 66 | 3,041 66 |
| Levis, Que., 1936-1951, 4 p.c. | 35,300 00 | 27,534 00 | 27,534 00 |
| Melville, Sask., 1952, 5 p.c. | 10,000 00 | 8,200 00 | 8,200 00 |
| St. Henri, Que., 1938, 4 p.c. | 5,000 00 | 4,250 00 | 4,250 00 |
| St. Therese de Blainville, Que., 1921 to 1927, 4 p.c. | 7,263 75 | 6,467 62 | 6,467 62 |
| Swift Current, 1941 to 1945, 6 p.c. | 6,578 04 | 6,380 70 | 6,380 70 |
| Watrous, 1922 to 1956, 5½ p.c. | 1,125 54 | 870 00 | 870 00 |
| *Counties—* | | | |
| Greenville, S.C., 1933, 4½ p.c. | 5,000 00 | 4,750 00 | 5,200 00 |
| Mecklenburg, N.C., 1936, 5 p.c. | 5,000 00 | 4,850 00 | 5,550 00 |
| *Schools—* | | | |
| Moosejaw, Sask., 1921 to 1954, 5 p.c. | 4,555 53 | 4,145 53 | 4,145 53 |
| Westmount, 1950, 5 p.c. | 14,000 00 | 9,987 60 | 13,720 00 |
| *Railways—* | | | |
| Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c. | 5,000 00 | 1,250 00 | 1,250 00 |
| Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c. | $ 137,726 66 | $ 111,631 59 | $ 118,444 92 |
| Can. Nor. Ry. Gold notes, 1922, 5½ p.c. | 50,000 00 | 49,000 00 | 48,320 00 |
| Can. Nor. Ry. Equipment Trust Gold Certificates, 1926, 6 p.c. | 50,000 00 | 48,500 00 | 49,875 00 |
| Can. Nor. Ry. Car Equipment Bonds, 1st Mtge., 1929, 6 p.c. | 100,000 00 | 95,000 00 | 98,160 00 |
| C.P.R. (Special Invt. Fund Note Cert.), 1924, 6 p.c. | 2,500 00 | 2,450 00 | 2,575 00 |
| Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c. | 5,000 00 | 3,750 00 | 4,250 00 |
| Chicago, Milwaukee and St. Paul Ry. Gen. Mtge, Series "A," 1989, 4 p.c. | 8,000 00 | 5,920 00 | 6,080 00 |
| Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c. | 600 00 | 462 00 | 462 00 |
| Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 2014, 5 p.c. | 1,200 00 | 948 00 | 948 00 |
| Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.) 1930, 5 p.c. | 25,000 00 | 18,000 00 | 20,000 00 |
| Los Angeles, California Ry. Corporation, 1st and Ref. Mtge. S.F., 1940, 5 p.c. | 105,000 00 | 69,300 00 | 77,700 00 |
| Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g'teed by Twin City Rapid Transit Co.), 1928, 5 p.c. | 5,000 00 | 4,100 00 | 5,150 00 |
| Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c. | 25,000 00 | 21,250 00 | 23,500 00 |
| Porto Rico Railways Co., 1st Mtge., S.F., 1936, 5 p.c. | 25,000 00 | 16,095 00 | 20,750 00 |

THE WESTERN—*Continued.*

| *Miscellaneous*— | Par Value. | Book Value. | Market Value. |
|---|---|---|---|
| Brazilian Traction, Light and Power, 1922, 6 p.c. | $ 75,000 00 | $ 69,750 00 | $ 72,000 00 |
| Canada Landed and National Investment Company, 1925, 5½ p.c. | 20,000 00 | 17,400 00 | 20,000 00 |
| Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c. | 2,053 73 | 1,540 30 | 1,540 30 |
| Central Canada Loan and Savings Co., 1922, 4 p.c. | 200,000 00 | 200,000 00 | 200,000 00 |
| Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c. | 100,000 00 | 100,000 00 | 100,000 00 |
| Consolidated Gas Co. of New York, 1925, 7 p.c. | 12,500 00 | 12,500 00 | 12,500 00 |
| Essex Border Utilities Commission Bonds, 1944 to 1945, 6 p.c. | 23,518 30 | 24,783 92 | 24,783 92 |
| Imperial Trusts Corp. (g'teed Investment receipt, 1920, 5 p.c. | 35,000 00 | 35,000 00 | 35,000 00 |
| Mortgage Bond Co. of New York (Series 3), 1922–1932, 5 p.c. | 10,000 00 | 8,200 00 | 9,500 00 |
| Provincial Light, Heat and Power Co., 1st Mtge., (g'teed by Montreal L. H. & P. Co.), 1946, 5 p.c. | 87,000 00 | 73,080 00 | 82,650 00 |
| Simpson (Robt.), Western, Ltd., 1923, 6 p.c. | 40,000 00 | 39,600 00 | 39,000 00 |
| 75, Maiden Lane Corp., 1935, 6 p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Toronto Savings and Loan Co., 1922, 5 p.c. | 25,000 00 | 24,625 00 | 25,000 00 |
| Toronto Savings and Loan Co., 1924, 5 p.c. | 25,000 00 | 24,625 00 | 25,000 00 |
| Total par, book and market values. | $3,652,443 69 | $3,314,118 07 | $3,475,659 98 |
| *Other bonds*— | | | |
| Cape of Good Hope Cons. Stock, 1933-1943, 3 p.c. (on deposit at Pretoria) | $ 29,200 00 | $ 18,980 00 | $ 18,980 00 |
| Grand totals. | $3,781,463 27 | $3,429,421 91 | $3,590,973 82 |

SCHEDULE C.

| Stocks owned by the Company:— | | | |
|---|---|---|---|
| 551 shares Canadian Bank of Commerce | $ 55,100 00 | $ 106,343 00 | $ 100,833 00 |
| 2,044 shares Canada Permanent Mtge. Corp. | 20,440 00 | 29,962 67 | 33,317 20 |
| 300 shares Dominion Savings and Investment Society | 15,000 00 | 9,787 50 | 11,250 00 |
| 40 shares Toronto General Trusts Corporation | 4,000 00 | 7,600 00 | 7,600 00 |
| 12 shares Baltimore and Ohio Ry. Co. (pref.) | 1,200 00 | 672 00 | 660 00 |
| 22½ shares Baltimore and Ohio R.R.C. (com.) | 2,250 00 | 1,102 50 | 945 00 |
| 19,683 shares British America Assurance Co. | 492,075 00 | 393,660 00 | 270,641 25 |
| 220 shares Chicago & North Western Ry. Co., (com.) | 22,000 00 | 19,740 00 | 16,940 00 |
| 700 shares Lehigh Valley Ry. Co. | 35,000 00 | 38,850 00 | 45,150 00 |
| 150 shares Lehigh Valley Coal Sales Co., 10 p.c., stock bonus, 30 p.c. | 7,500 00 | 8,700 00 | 8,700 00 |
| 240 shares Louisville & Nashville Ry. Co. | 24,000 00 | 27,120 00 | 27,840 00 |
| 300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.) | 30,000 00 | 27,300 00 | 24,300 00 |
| 80 shares Illinois Central Ry. Co. | 8,000 00 | 7,680 00 | 8,000 00 |
| 100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.) | 10,000 00 | 4,800 00 | 3,500 00 |
| 125 shares Can. Pac. Ry. Co. | 12,500 00 | 17,500 00 | 17,000 00 |
| 100 shares Northern Pacific Ry. Co. (com.) | 10,000 00 | 9,100 00 | 9,900 00 |
| 100 shares Union Pacific R.R. Co. (com.) | 10,000 00 | 13,000 00 | 12,300 00 |
| 100 shares Consolidated Gas Co. of New York | 10,000 00 | 9,500 00 | 9,300 00 |
| 120 shares Union Trust Co. | 12,000 00 | 16,800 00 | 16,800 00 |
| Total par, book and market values. | $ 781,065 00 | $ 749,217 67 | $ 624,976 45 |

## YANGTSZE INSURANCE ASSOCIATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

General Manager, W. S. JACKSON—Secretary, T. A. Clarke—Principal Office, Shanghai, China
Chief Agent in Canada,—B. G. D. PHILLIPS—Head Office in Canada, Vancouver, B C.

(Established 1862. Dominion license issued December 1, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,500,000 |
| Amount subscribed and paid in cash | 1,200,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | $ 20,000 00 | $ 20,000 00 | |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 30,000 00 | 30,000 00 | |
| Total on deposit with Receiver General | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Union Bank of Canada, Vancouver, B.C. | 22,497 65 |
| Agents' balances and premiums uncollected | 1,586 45 |
| Total assets in Canada | $ 74,084 10 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $7,041.64; carried out at 80 per cent | $ 5,633 28 |
| Taxes, due and accrued | 20 96 |
| Total liabilities in Canada | $ 5,654 24 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 22,227 04 | |
| Deduct return premiums | 7,160 19 | |
| Net cash received for premiums | | $ 15,066 85 |
| Received for interest on bonds, stocks, etc. | | 1,799 22 |
| Total income in Canada | | $ 16,866 07 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net amount paid for claims occurring during the year | $ 443 81 |
| Commission or brokerage | 3,760 72 |
| Taxes | 152 25 |
| Miscellaneous expenditure, viz.:—Advertising, $8.40; maps and plans, $6.41; postage, telegrams, telephones and express, $16.33; printing and stationery, $449.05; Underwriters' Boards, Tariff Associations, etc., $125; sundry, $6.44 | 611 63 |
| Total expenditure in Canada | $ 4,968 41 |

YANGTSZE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | |
| | Amount. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 103,050 | 2,235 05 |
| Taken in 1920, new | 1,304,602 | 22,011 68 |
| Total | 1,407,652 | 24,246 73 |
| Less ceased | 487,150 | 10,962 34 |
| Gross and net in force at end of 1920 | 920,502 | 13,284 39 |

(*For General Business Statement, see Appendix.*)

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, EDWIN GRAY—General Manager and Secretary, JAMES HAMILTON—Principle Office, St. Helen's Square, York, England—Manager in Canada, P. M. WICKHAM—Head Office in Canada, 136 St. James St., Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies Acts 1862 and 1900. Dominion license issued January 16, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 4,860,000 00 |
| Amount subscribed | 4,293,790 00 |
| Amount paid in cash | 627,197 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) | $ 657,740 18 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Value of real estate held by the company | | | 554,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | | 2,042,175 00 |
| Fire and life premiums, taxes, etc., chargeable on above mortgages | | | 25,828 60 |
| Bonds and debentures held by the company, viz.:— | | | |
| | Par value. | Market value. | |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 100,000 00 | 100,000 00 | |
| Total par and market values | $ 150,000 00 | $ 150,000 00 | |
| Carried out at market value | | | 150,000 00 |
| Cash at head office in Canada | | | 5,451 45 |
| Cash on deposit with Manitoba Workmen's Compensation Com | | | 4,928 07 |
| Cash in banks, viz.:— | | | |
| Canadian Bank of Commerce, Montreal | | $ 188,528 45 | |
| La Banque Provinciale, Montreal | | 6,234 04 | |
| Standard Bank of Canada | | 11,223 57 | |
| Bank of Toronto | | 33,803 27 | |
| Total cash in banks | | | 239,789 33 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire | | $ 97,008 70 | |
| Accident ($231.28 on business prior to Oct. 1, 1920) | | 8,948 96 | |
| Live Stock ($249.54 on business prior to Oct. 1, 1920) | | 4,527 81 | |
| Automobile (B) ($1,944.57 on business prior to Oct. 1, 1920) | | 3,466 80 | |
| Liability ($1,425.90 on business prior to Oct. 1, 1920) | | 34,871 59 | |
| Plate Glass ($270.33 on business prior to Oct. 1, 1920) | | 2,394 34 | |
| Sickness ($660.30 on business prior to Oct. 31, 1920) | | 10,961 93 | |
| Total | | | 162,180 13 |
| Interest due, $4,330.76; accrued, $39,976.11 | | | 44,306 87 |
| Rents due, $691 68; accrued, $3,022.91 | | | 3,714 59 |
| Office furniture and plans | | | 17,852 00 |
| Total assets in Canada | | | $ 3,907,966 22 |

THE YORKSHIRE—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 39,552 00 | |
| Net amount of fire claims, resisted, in suit | 12,000 00 | |
| Net amount of fire claims, resisted, not in suit | 18,299 00 | |
| Net amount of accident claims, unadjusted | 5,764 86 | |
| Net amount of automobile claims, (B) unadjusted | 9,527 06 | |
| Net amount of liability claims, unadjusted | 41,553 35 | |
| Net amount of plate glass claims, unadjusted | 2,286 07 | |
| Net amount of live stock claims, unadjusted | 3,710 20 | |
| Net amount of sickness claims, unadjusted | 5,352 17 | |
| Total net amount of unsettled claims | | $ 138,044 65 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 451,832 70 | |
| Accident | 16,887 30 | |
| Automobile (B) | 31,696 18 | |
| Liability | 10,999 65 | |
| Live Stock | 12,626 09 | |
| Plate Glass | 9,142 09 | |
| Sickness | 18,332 66 | |
| Total, $551,516.67; carried out at 80 per cent | | 441,213 34 |
| Taxes, due and accrued (estimated) | | 20,898 38 |
| Commission accrued, fire | | 604 30 |
| Total liabilities in Canada | | $ 600,760 67 |

INCOME IN CANADA.

| Risks and Premiums. | Fire. | Accident. | Automobile. (B) | Liability. | Live Stock. | Plate Glass. | Sickness. | |
|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received during the year for premiums | 658,816 30 | 26,927 43 | 82,432 21 | 132,287 86 | 46,433 72 | 18,428 77 | 32,304 88 | |
| Deduct reinsurances | 4,286 53 | 126 02 | | 21,216 40 | | | 86 34 | |
| Deduct return premiums | 96,294 97 | 6,171 99 | 18,501 76 | 6,098 37 | 7,139 23 | 3,381 12 | 8,629 39 | |
| Total deduction | 100,581 50 | 6,298 01 | ..... | 27,314 77 | | | 8,715 73 | |
| Net cash received for premiums | 558,234 80 | 20,629 42 | 63,930 45 | 104,973 09 | 39,294 49 | 15,047 65 | 23,589 15 | |

| | |
|---|---|
| Total net cash received for premiums in Canada | $ 825,699 05 |
| Rents | 17,349 84 |
| Interest on loans | 152,295 99 |
| Income from all other sources | 5,021 11 |
| Total income in Canada | $ 1,000,365 99 |

THE YORKSHIRE—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (B). | Liability | Live Stock. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 23,753 03 | 6,937 63 | 16,613 52 | 12,224 98 | 1,069 68 | 1,087 99 | 5,456 60 |
| Less savings and salvage | 466 14 | | 20 00 | | | | |
| Less reinsurance | 60 78 | | | | | | |
| Total deduction | 526 92 | | | | | | |
| Net payment for said claims | 23,226 11 | | 16,593 52 | | | | |
| Paid for claims occurring during the year | 308,748 79 | 15,510 79 | 12,701 29 | 27,896 65 | 16,540 92 | 6,399 22 | 24,352 26 |
| Less savings and salvage | 3,128 07 | 275 80 | 25 00 | | | 414 84 | |
| Less reinsurance | 10,205 20 | 125 00 | 35 60 | 12,136 46 | | | 270 35 |
| Total deduction | 13,333 27 | 400 80 | 60 60 | | | | |
| Net payment for said claims | 295,415 52 | 15,109 99 | 12,640 69 | 15,760 19 | | 5,984 38 | 24,081 91 |
| Total net payment for claims | 318,641 63 | 22,047 62 | 29,234 21 | 27,985 17 | 17,610 60 | 7,072 37 | 29,538 51 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 452,130 11 |
| Commission and brokerage, fire, $114,001.29; other, $70,130.15 | | 184,131 44 |
| Taxes, fire, $16,498.89; other, $6,956.09 | | 23,454 98 |
| *Salaries, fees and travelling expenses, salaries, chief agency, $47,093.10, fees, directors, $1,812.42; auditors, $919.96; travelling expenses:—Chief agency, $5,325.71; agents, $490 | | 55,641 19 |
| †Miscellaneous expenditure, viz.:—Advertising, $487.05; furniture and fixtures, $2,777.63; rents, $6,595.80; legal expenses, $228; maps and plans, $1,744.77; medical examiners' fees, $42.80; postage, telegrams, telephones and express, $4,059.47; printing and stationery, $11,521.78; sundries, $3,166.97; underwriters' boards, associations, etc., $10,048.92; light, $368.86 | | 41,042 05 |
| Total expenditure | $ | 756,399 77 |

*Of which $35,816.88 belongs to Fire business.
†Of which $26,531.30 belongs to Fire business.

THE YORKSHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | | Accident. | Automobile "B". |
| | No. | Amount. | Premiums. | Premiums. | Premiums. |
| | | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 27,328 | 59,735,350 | 722 900 37 | 23,471 56 | 39,716 28 |
| Taken in 1920, new | | | | 37,748 59 | 83,623 60 |
| renewed | 19,570 | 53,458,618 | 676,132 57 | | |
| Totals | 46,898 | 113,193,968 | 1,399,032 94 | 61,220 15 | 123,339 88 |
| Less ceased | 16,944 | 43,000,868 | 548,358 30 | 27,319 53 | 59,947 51 |
| Gross in force at end of 1920 | 29,954 | 70,193,100 | 850,674 64 | 33,900,62 | 63,392 37 |
| Less reinsured | | 1,719,790 | 7,361 85 | 126 02 | |
| Net in force at end of 1920 | 29,954 | 68,473,310 | 843,312 79 | 33,774 60 | 63,392 37 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Liability. | Live Stock. | Plate Glass. | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 57,036 45 | 23,455 05 | 8,308 33 | 21,654 59 |
| Taken in 1920, new | | | | |
| renewed | 136,565 02 | 48,219 81 | 19,922 00 | 42,581 18 |
| Totals | 193,601 47 | 71,674 86 | 28,230 33 | 64,235 77 |
| Less ceased | 150,799 04 | 46,422 68 | 9,585 70 | 27,484 10 |
| Gross in force at end of 1920 | 42,801 53 | 25,252 18 | 18,644 63 | 36,751 67 |
| Less reinsured | 20,802 23 | | 360 46 | 86 34 |
| Net in force at end of 1920 | 21,999 30 | 25,252 18 | 18,284 17 | 36,665 33 |

SCHEDULE B.

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada registered stock, 1930/50, 3½ p.c. | $ 72,513 33 | $ 55,835 00 |
| Dom. of Canada bonds, 1920/1925, 4½ p.c. | 42,340 00 | 41,069 00 |
| Dom. of Canada War Loan, 1931, 5 p.c. | 32,500 00 | 32,175 00 |
| Dom. of Canada War Loan, 1937, 5 p.c. | 45,000 00 | 43,200 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 122,500 00 | 122,500 00 |
| Prov. of Manitoba (Tel. and Tel. System), 1947, 4 p.c. | 25,000 00 | 20,500 00 |
| British War Loan, 1929/1947, 5 p.c. | 85,486 65 | 84,257 18 |
| India stock, 1948, 3 p.c. | 24,333 33 | 14,113 00 |
| *Cities—* | | |
| Fort William, 1928, 5 p.c. | 14,250 00 | 13,537 00 |
| Fort William, (Hospital), 1928, 5 p.c. | 18,000 00 | 17,100 00 |
| Fort William, 1938, 5 p.c. | 6,000 00 | 5,580 00 |
| Kamloops, 1936, 5 p.c. | 20,000 00 | 17,600 00 |
| Port Arthur, 1930/1940, 4½ p.c. | 24,333 33 | 21,170 00 |
| Regina, 1939, 4½ p.c. | 24,333 33 | 20,927 00 |
| *School—* | | |
| Montreal, R.C., 1948, 4 p.c. | 22,000 00 | 18,260 00 |
| *Railways—* | | |
| Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.), 1959, 5 p.c. | 35,000 00 | 30,450 00 |
| Can. Nor. Ry. 1st mtge. (g'teed by the Prov. of Man.), 1929, 4 p.c. | 24,333 33 | 20,927 00 |
| New Brunswick Coal and Ry. Co., 1st mtge. (g'teed by Prov. of N.B.), 1953, 4 p.c. | 26,000 00 | 20,540 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1921, 4¾ p.c. | 58,000 00 | 58,000 00 |
| Total on deposit with Receiver General | $ 721,923 30 | $ 657,740 18 |

THE YORKSHIRE—*Concluded.*

ENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DEC. 31, 1920.

FIRE ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Fire Funds, at the beginning of the year:— | | | | Losses, paid and outstanding | 419,827 | 2 | 8 |
| Reserve for unexpired risks £ 296,321 0 0 | | | | Commissions, paid and incurred | 71,445 | 4 | 9 |
| Additional reserve 255,000 0 0 | | | | Management and general expenses | 260,070 | 4 | 0 |
| £ | 551,321 | 0 | 0 | Contributions to Fire Brigades | 6,110 | 5 | 10 |
| Premiums | 841,958 | 1 | 7 | Bad debts | 311 | 7 | 3 |
| Interest, *less* income tax | 21,169 | 0 | 0 | Balance carried to Profit and Loss Account | 60,000 | 0 | 0 |
| | | | | Fire funds, at the end of the year:— | | | |
| | | | | Reserve for unexpired risks £ 336,785 0 0 | | | |
| | | | | Additional reserve 259,898 17 1 | | | |
| | | | | | 596,683 | 17 | 1 |
| | £ 1,414,448 | 1 | 7 | | £ 1,414,448 | 1 | 7 |

PROFIT AND LOSS ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance brought forward from last year | 101,851 | 16 | 9 | Dividends to shareholders | 90,337 | 2 | 0 |
| Conscience money | 3 | 10 | 0 | Income tax on profits and provisions for excess profit duty | 50,000 | 0 | 0 |
| Interest, discount, dividends and rents, less £10,830 income tax | 25,935 | 14 | 7 | Exchange Account | 8,733 | 4 | 2 |
| | | | | Expenses not charged to other accounts | 8,000 | 0 | 0 |
| Balance from Life Account | 3,560 | 0 | 0 | Carried to General Reserve Fund | 40,000 | 0 | 0 |
| " Fire Account | 60,000 | 0 | 0 | Carried to Superannuation Fund | 15,000 | 0 | 0 |
| " Marine Account | 75,000 | 0 | 0 | Balance carried forward | 106,280 | 15 | 2 |
| " Accident Account | 52,000 | 0 | 0 | | | | |
| | £ 318,351 | 1 | 4 | | £ 318,351 | 1 | 4 |

BALANCE SHEET.

| LIABILITIES. | £ | s. | d. | ASSETS. | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Capital 167,654 shares of £5 each, 105 paid. £ 83,827 0 0 | | | | Mortgages on property in the United Kingdom | 750,812 | 19 | 8 |
| 45,226 shares of £1 each, fully paid 45,226 0 0 | | | | Mortgages out of the United Kingdom | 528,570 | 14 | 0 |
| | 129,053 | 0 | 0 | Loans and reversions | 109,294 | 11 | 10 |
| Reserve Fund | 507,552 | 8 | 7 | Loans on Parochial and Public Rates | 30,258 | 7 | 4 |
| Fire Funds | 596,683 | 17 | 1 | Loans on Life Interest | 98,896 | 7 | 8 |
| Marine Funds | 1,002,755 | 11 | 5 | Loans on Company's policies within their Surrender Values | 93,717 | 13 | 10 |
| Accident and General Account Funds | 588,331 | 19 | 8 | Loans on Personal Security | 33,990 | 4 | 11 |
| Life Assurance and Annuity Fund | 3,352,304 | 16 | 7 | Investments | 69,209 | 19 | 4 |
| Sinking Fund and Capital Redemption Fund | 115,638 | 12 | 7 | British Government securities | 1,655,020 | 8 | 3 |
| Investment Reserve Fund | 80,000 | 0 | 0 | Municipal and County Securities, United Kingdom | 99,103 | 15 | 2 |
| Dividends Reserve Fund | 20,000 | 0 | 0 | Indian and Colonial Govt. Securities | 388,719 | 14 | 10 |
| Superannuation and Guarantee Fund | 143,970 | 2 | 2 | " " Provincial Securities | 3,700 | 0 | 0 |
| Balance of Profit and Loss Account | 106,270 | 15 | 2 | " " Municipal Securities | 94,168 | 8 | 6 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Claims admitted or intimated, but not paid:— | | | | | | |
| Life Assurance | 19,198 | 2 | 10 | | | |
| Fire Insurance | 213,349 | 18 | 4 | | | |
| Accident and General Insurance | 224,030 | 5 | 2 | | | |
| Marine Insurance | 41,877 | 4 | 7 | | | |
| | | | | 498,455 | 10 | 11 |
| Reserve for taxes | | | | 457,732 | 17 | 8 |
| Premiums and interest paid in advance | | | | 2,614 | 2 | 9 |
| Dividends unclaimed | | | | 1,986 | 8 | 5 |
| Bills payable | | | | 12,473 | 2 | 5 |
| Balance of Reinsurance Accounts with other companies | | | | 719,714 | 10 | |
| Sundry creditors | | | | 268,588 | 11 | |
| | | | £ | 8,604,127 | 4 | 2 |
| Liabilities of the Great Britain Mutual Life Assurance Society | | | | 10,130 | 3 | 6 |
| | | | £ | 8,614,257 | 7 | 8 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Foreign Government Securities | 572,825 | 7 | 8 | | | |
| " Provincial Securities | 33,448 | 0 | 0 | | | |
| " Municipal Securities | 102,069 | 5 | 3 | | | |
| Railway and other debentures, Home and Foreign | 678,945 | 6 | 2 | | | |
| Railway and other Preference and Guaranteed Stocks | 230,971 | 8 | 3 | | | |
| Railway and other ordinary stocks | 80,139 | 14 | 10 | | | |
| Rent charges | 14,305 | 9 | 6 | | | |
| Freehold ground rents | 19,457 | 0 | 0 | | | |
| Leasehold ground rents | 6,961 | 6 | 0 | | | |
| House property | 469,355 | 15 | 5 | | | |
| Life interests | 6,040 | 0 | 0 | | | |
| Reversions | 67,306 | 5 | 4 | | | |
| Fixed deposits | 18,161 | 9 | 8 | | | |
| Investments not otherwise classified | 292,170 | 4 | 8 | | | |
| Agents' balances | 1,067,773 | 5 | 6 | | | |
| Outstanding premiums | 37,178 | 10 | 10 | | | |
| " interest, dividends and rents | 17,135 | 4 | 11 | | | |
| Due from other companies | 205,883 | 5 | 11 | | | |
| Sundry debtors | 168,906 | 10 | 3 | | | |
| Cash in hand, with bankers and on deposit | 523,099 | 14 | 9 | | | |
| Bills receivable | 3,448 | 16 | 7 | | | |
| Accrued interest | 33,081 | 17 | 4 | | | |
| | | | | 8,604,127 | 4 | 2 |
| Assets of the Great Britain Mutual Life Assurance Society | | | | 10,130 | 3 | 6 |
| | | | £ | 8,614,257 | 7 | 8 |

# STATEMENTS

OF

# Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit

AND OTHER

# INSURANCE COMPANIES

TRANSACTING BUSINESS

# OTHER THAN FIRE AND LIFE.

# LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA BUSINESS OF CASUALTY INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1920.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
Car and General Insurance Corporation (Limited). (*See* Fire Statement.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Law, Union and Rock Insurance Company (Limited.) (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire statement.)
Loyal Protective Insurance Company.
Maryland Assurance Corporation.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Motor Union Insurance Company (Limited). (*See* Fire Statement.)
The National Benefit Assurance Company (Limited). (*See* Fire Statement.)
The North American Accident Insurance Company. (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company. (*See* Fire Statement.)
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
Royal Indemnity Company.
Scottish Metropolitan Assurance Company (Limited.) (*See* Fire Statement.)
Security Mutual Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Western Casualty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Alliance Insurance Company of Philadelphia, Pa. (*See* Fire Statement.)
American Alliance Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
British American Assurance Company. (*See* Fire Statement.)
The British Crown Assurance Corporation (Limited). (*See* Fire Statement.)
British Traders' Insurance Company (Limited). (*See* Fire Statement.)
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canada Security Assurance Company. (*See* Fire Statement.)
The Canadian Fire Insurance Company. (*See* Fire Statement.)
The Canadian Surety Company. (*See* Fire Statement.)
Car and General Assurance Corporation (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

Columbia Insurance Company. (*See* Fire Statement.)
The Continental Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
Equitable Fire and Marine Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
General Accident, Fire and Life Assurance Corporation (Limited.) (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Law Union and Rock Insurance Company (Limited.) (*See* Fire Statement.)
The London Assurance. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.)
London and Lancashire Fire Insurance Company (Limited). (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
The London Mutual Fire Insurance Company of Canada. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
The Merchants Marine Insurance Company (Limited). (*See* Fire Statement.)
The Motor Union Insurance Company (Limited). (*See* Fire Statement.)
The National Benefit Assurance Company (Limited). (*See* Fire Statement.)
National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company. (*See* Fire Statement.)
The Newark Fire Insurance Company. (*See* Fire Statement.)
New Jersey Insurance Company. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
The North American Accident Insurance Company. (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statement.)
Northwestern Mutual Fire Association. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Occidental Fire Insurance Company. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Pacific Marine Insurance Company. (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
Railway Passengers Assurance Company. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
The Traders and General Insurance Association, (Limited). (*See* Fire Statement.)
Union Assurance Society (Limited). (*See* Fire Statement.)
Union Insurance Society of Canton (Limited). (*See* Fire Statement.)
The Union Marine Insurance Company (Limited). (*See* Fire Statement.)
United States Fire Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK).

Alliance Assurance Company (Limited). (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British Crown Assurance Corporation, Limited. (*See* Fire Statement.)
British Traders' Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK)—*Concluded.*

The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canada Security Assurance Company. (*See* Fire Statement.)
The Canadian Fire Insurance Company (*See* Fire Statement.)
The Canadian Surety Company (*See* Fire Statement.)
Car and General Assurance Corporation (Limited). (*See* Fire Statement.)
Columbia Insurance Company. (*See* Fire Statement.)
Continental Casualty Company.
The Continental Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
Equitable Fire and Marine Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
General Accident Fire and Life Assurance Corporation (Limited). (*See* Fire Statement.)
The General Animals Insurance Company of Canada.
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (See Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The National Benefit Assurance Company (Limited). (*See* Fire Statement.)
The North American Accident Insurance Company. (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
Railway Passengers Assurance Company. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statment.)
Royal Indemnity Company.
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statmeent.)
The Traders and General Insurance Association (Limited). (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
Union Insurance Society of Canton, Limited. (*See* Fire Statement.)
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guaranty and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident.

BURGLARY INSURANCE—*Concluded.*

Insurance Co. of Canada. (*See* Fire Statement.)
The Law, Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
National Surety Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statements.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company. (*See* Fire Statement.)
Royal Indemnity Company.
American Central Insurance Company. (*See* Fire Statement.)
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Continental Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
Equitable Fire and Marine Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Liverpool-Manitoba Assurance Company. (*See* Fire Statement.)
The London and Lancashire Insurance Company (Limited). (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Scottish Union and National Insurance Company. (*See* Fire Statement.)
United States Fire Insurance Company. (*See* Fire Statement.)
Westchester Fire Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

FORGERY INSURANCE.

The Canadian Surety Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
National Surety Company.
The United States Fidelity and Guaranty Company.

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
Grain Insurance and Guarantee Company. (*See* Fire Statement.)
The Guarantee Company of North America.
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
National Surety Company.
The Northern Assurance Company (Limited). (*See* Fire Statement.)

EXPLOSION INSURANCE—*Concluded.*

The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company. (*See* Fire Statement.)
Royal Indemnity Company.
The Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British Crown Assurance Corp. (Limited). (*See* Fire Statement.)
British Traders' Insurance Company (Limited). (*See* Fire Statement.)
The Canada Security Assurance Company. (*See* Fire Statement.)
Canadian Indemnity Company. (*See* Fire Statement.)
Car and General Assurance Corporation (Limited). (*See* Fire Statement.)
The Connecticut Fire Insurance Company. (*See* Fire Statement.)
The Continental Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Excess Insurance Company, Limited.
Federal Insurance Company.
Fidelity-Phœnix Fire Insurance Company of New York. (*See* Fire Statement.)
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
General Accident Fire and Life Assurance Corporation (Limited). (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement).
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Merchants Fire Assurance Corporation of New York. (*See* Fire Statement.)
The National Benefit Assurance Company (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company, Hartford, Conn. (*See* Fire Statement.)
Union Insurance Society of Canton (Limited). (*See* Fire Statement.)
Westchester Fire Insurance Company. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The American and Foreign Marine Insurance Company.
British America Assurance Company. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
Columbia Insurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The London Assurance. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Ocean Marine Insurance Company (Limited).
The Pacific Marine Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Assurance Society (Limited). (*See* Fire Statement.)
Union Insurance Society of Canton (Limited). (*See* Fire Statement.)
The Union Marine Insurance Company (Limited). (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
Hartford Accident and Indemnity Company.
Hartford Live Stock Insurance Company.
The Yorkshire Insurance Company (Limited). (*See* Fire statement.)

PLATE GLASS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company. (*See* Fire Statement.)
The Casualty Company of Canada.
Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Animals Insurance Company of Canada.
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Law, Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See* Fire Statment.)
The National Provincial Plate Glass and General Insurance Company (Limited). (*See* Fire Statement.)
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company. (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
Alliance Nationale. (*See* Life Statement, Vol. II.)
Artisans, La Société des, Canadiens Français. (*See* Life Statement, Vol. II.)
The Canada Accident and Fire Assurance Company. (*See* Fire Statement.)
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Car and General Insurance Corporation (Limited). (*See* Life Statement.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See* Life Statement, Vol. II.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada. (*See* Fire Statement.)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See* Fire Statement.)
The Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Law, Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada. (*See* Fire Statement.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Assurance Corporation.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The National Benefit Assurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE—*Concluded.*

The North America Accident Insurance Company (*See* Fire Statement.)
The Northern Assurance Company (Limited). (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement).
The Royal Guardians. (*See* Life Statement, Vol. II.)
Royal Indemnity Company.
Scottish Metropolitan Assurance Company (Limited). (*See* Fire Statement.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Western Casualty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Maryland Casualty Company.
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See* Fire Statement.)
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
Royal Indemnity Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
The Continental Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
The Girard Fire and Marine Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Insurance Company of the State of Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company of Pittsburg, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
United States Fire Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

## L'ABEILLE.

## THE BEE HAIL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, O. MORTIER—Secretary, G. COQUILLON—Principal Office, London, Eng.—Chief Agents in Canada, J. E. CLEMENT—Head Office in Canada, Montreal, Que.

(Incorporated, 1906. Commenced business in Canada, April 19, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 800,000 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit Receiver General:— | | | |
| *Governments*— | | | |
| French Rentes, 4 p.c. | $ 159,225 00 | $ 114,642 00 | |
| French Rentes, 5 p.c. | 42,460 00 | 36,091 00 | |
| Total on deposit with Receiver General | $ 201,685 00 | $ 150,733 00 | |
| Carried out at market value | | | $ 150,733 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 27,653 98 |
| All other ledger assets | 300 00 |
| Total assets in Canada | $ 178,686 98 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Adjustor's fees | $ 59 23 |
| Taxes due and accrued | 1,819 91 |
| Total liabilities in Canada | $ 1,879 14 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 164,988 96 | |
| Deduct reinsurances, $26,880.61; return premiums, $1,619.07 | 28,499 68 | |
| Net cash received for premiums | | $ 136,489 28 |
| Total income in Canada | | $ 136,489 28 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 84,386 37 | |
| Deduct reinsurances | 9,324 07 | |
| Total net amount paid for claims | | $ 75,062 30 |
| Commission or brokerage | | 41,155 56 |
| Taxes | | 2,414 00 |
| Director's fees | | 75 00 |
| Miscellaneous—Advertising, $204.00; Agent's charges, $231.62; agencies supplies, $784.50; Bank Exchange charges, $40.94; General expenses, $38.00; printing and stationary, $1,904.38; Underwriters' Boards, Tariff Associations, etc., $95.14 | | 3,298 58 |
| Total expenditure in Canada | | $ 122,005 44 |

THE BEE HAIL—*Continued.*

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business |
|---|---|
| | Hail. |
| | Premiums. |
| | $ cts. |
| Taken in 1920, new | 164,988 96 |
| Less ceased | 164,988 96 |

THE BEE HAIL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

PROFIT AND LOSS ACCOUNT.

| | Frs. | | Frs. |
|---|---|---|---|
| Balance at December 31, 1919 | 119,575 25 | Losses and adjustment expenses | 9,352,980 92 |
| Removal of provision at Dec. 31, 1919, for commissions on premium in arrears, risks in force, written off accounts, cancellations, sundry and unforeseen | 1,100,000 00 | Commissions | 2,505,618 05 |
| Premiums of 1920 (including stamps, dues and registration) | 16,052,661 11 | Agency expense and cost of inspection | 120,407 01 |
| Sundry receipts | 218,015 04 | Cancellations and reinsurances | 1,088,834 90 |
| Interest on investments, etc. | 420,012 18 | Taxes and licenses | 744,770 53 |
| | | Salaries, wages, allowances, and gratuities | 658,828 39 |
| | | Rents, cost of occupation and maintenance, etc. | 50,394 86 |
| | | Administration expenses | 200,401 28 |
| | | Provision for commissions on premiums in arrears, risks in force, written off accounts, cancellations, sundry and unforeseen | 1,225,000 00 |
| | | Balance of account, 1919 — Frs. 119,575 25 | |
| | | Underwriting gain, 1920 — 1,423,440 21 | |
| | | Interest on investments, etc. — 420,012 18 | |
| | | | 1,963,027 64 |
| Total | 17,910,263 58 | Total | 17,910,263 58 |

BALANCE SHEET.

| | Frs. | | Frs. |
|---|---|---|---|
| Securities | 8,943,987 16 | Capital | 4,000,000 00 |
| Cash in bank | 21,573 95 | Statutory reserve | 2,000,000 00 |
| Bank of France and other banks | 916,152 51 | Reserve for unreported claims | 1,000,000 00 |
| Agents' balances | 3,440,411 06 | Investment reserve | 1,300,000 00 |
| Other debts | 364,732 78 | Unsettled losses | 250,000 00 |
| | | Provision for commission, etc. | 1,225,000 00 |
| | | Sundry creditors | 1,558,890 86 |
| | | Due for stamps, etc. | 314,913 96 |
| | | Dividends due and unpaid | 75,025 00 |
| | | Balance of Profit and Loss | 1,963,027 64 |
| Total | 13,686,857 46 | Total | 13,686,857 46 |

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. L. H. SIMPSON—Secretary, JOHN E. HOFFMAN—Principal Office, Cotton Exchange Building, New York—Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, Janunry 1, 1964.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 300,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with the Receiver General:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 26,000 00 | $ 26,000 00 | |
| Carried out at market value | | | $ 26,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 2,481 11 |
| Interest due | 238 33 |
| Total assets in Canada | $ 28,719 44 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $46.53; carried out at 80 per cent | $ 37 22 |
| Taxes due and accrued | 4,077 53 |
| Total liabilities in Canada | $ 4,114 75 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 42,749 52 | |
| Deduct reinsurances, $10,714.91; return premiums, $755.62 | 11,470 53 | |
| Total premium income | | $ 31,278 99 |
| Received for interest | | 1,430 00 |
| Total income in Canada | | 32,708 99 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | $ 27 69 | |
| Paid for claims occurring during the year | $ 394 17 | |
| Deduct savings and salvage | 28 75 | |
| Net payment for said claims | $ 365 42 | |
| Total net amount paid for claims | | $ 393 11 |
| Paid for commission or brokerage | | 4,768 75 |
| Paid for taxes | | 693 04 |
| Miscellaneous expenditure, viz.: Printing and stationery | | 377 22 |
| Total expenditure in Canada | | $ 6,232 12 |

THE AMERICAN AND FOREIGN MARINE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Inland Transportation. Premiums. |
|---|---|
| | $ cts. |
| Gross policies in force at Dec. 31, 1919 | 243 50 |
| Taken in 1920, new and renewed | 42,749 52 |
| Total | 42,993 02 |
| Less ceased | 42,899 96 |
| Gross and net in force at end of 1920 | 93 06 |

GENERAL BUSINESS STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 1920.

| | |
|---|---|
| Total amount received for premiums | $ 834,526 17 |
| Total amount received for interest and dividends | 112,479 46 |
| Difference in exchange | 5,307 91 |
| Gross decrease by adjustment, in book value of bonds | 2,792 28 |
| Total income | $ 955,105 82 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 380,947 55 |
| Expenses of adjustment and settlement of claims | 16,309 71 |
| Paid stockholders for interest or dividends | 60,000 00 |
| Commission or brokerage | 108,803 36 |
| Salaries, fees and all other charges of officers, directors, trustee and home office employees | 4,060 00 |
| Rents | 985 00 |
| State taxes on premiums, Insurance Department licenses and fees | 24,659 45 |
| Federal taxes | 26,081 06 |
| Gross decrease, by adjustment, in book value of bonds | 1,402 90 |
| Inspections and surveys including underwriters' boards and tariff associations | 1,304 43 |
| All other disbursements | 6,735 99 |
| Total disbursements | $ 631,289 45 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 2,645,188 74 |
| Cash in trust companies and in banks | 37,047 24 |
| Agents' balances | 47,008 22 |
| Total ledger assets | $ 2,729,244 20 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Due from other companies for reinsurance on claims paid | 34,754 43 |
| Interest accrued | 22,759 09 |
| Gross assets | $ 2,786,757 72 |
| Deduct assets not admitted | 280,448 12 |
| Total admitted assets | $ 2,506,309 60 |

THE AMERICAN AND FOREIGN MARINE—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 151,267 77 |
| Total unearned premiums | 148,981 82 |
| Federal, state, county and other taxes due or accrued (estimated) | 92,078 82 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 1,000 00 |
| Total liabilities, except capital | $ 393,328 41 |
| Capital paid up in cash | 300,000 00 |
| Surplus over all liabilities | 1,812,981 19 |
| Total liabilities | $ 2,506,309 60 |

RISKS AND PREMIUMS.

FOR MARINE AND INLAND RISKS.

| | |
|---|---|
| Amount written or renewed during the year | $ 4,251,303,125 00 |
| Premiums thereon | 1,913,949 56 |
| Amount terminated during the year | 4,225,489,677 00 |
| Premiums thereon | 1,842,370 46 |
| Net amount in force at December 31, 1920 | 66,368,867 00 |
| Premiums thereon | 197,907 75 |

## AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. W. LAFRENTZ—Secretary, CHARLES W. GOETCHINS—Principal Office, 100 Broadway, New York—Chief Agent in Canada, W. H. HALL—Head Office in Canada, 26 Wellington St. E., Toronto.

(Incorporated, April 1, 1884. Commenced business in Canada, July, 1887.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 5,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. of Man.), 1939, 4 p.c. | $ 100,000 00 | $ 82,000 00 | |
| Prov. of Ontario, 1935, 6 p.c. | 15,000 00 | 14,550 00 | |
| Total on deposit with Receiver General | $ 115,000 00 | $ 96,550 00 | |
| Carried out at market value | | | $ 96,550 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Imperial Bank of Canada, Toronto | | 5,399 95 |
| Interest accrued | | 2,075 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Burglary | $ 755 63 | |
| Guarantee | 335 30 | |
| Total | | 1,090 93 |
| Total assets in Canada | | $ 105,115 88 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of burglary claims, unadjusted | $ 1,230 00 | |
| Net amount of guarantee claims, unadjusted | 32,304 00 | |
| Total net amount of unsettled claims | | $ 33,534 03 |
| Reserve of unearned premiums, burglary, $7,533.78; guarantee, $14,976.98; total, $22,510.76; carried out at 80 per cent | | 18,008 61 |
| Taxes due and accrued | | 159 14 |
| Total liabilities in Canada | | $ 51,701 78 |

### INCOME IN CANADA.

| | Burglary. | Guarantee. | |
|---|---|---|---|
| Gross cash received for premiums | $ 15,049 40 | $ 66,417 74 | |
| Deduct reinsurances | | $ 8,237 29 | |
| " return premiums | 917 83 | 4,077 98 | |
| Total deduction | | $ 12,315 27 | |
| Net cash received for premiums | $ 14,131 57 | $ 54,102 47 | |
| Total net cash received for premiums | | | $ 68,234 04 |
| Received for interest on investments | | | 4,000 00 |
| Total income in Canada | | | $ 72,234 04 |

AMERICAN SURETY—*Continued.*

EXPENDITURE IN CANADA.

| | Burglary. | Guarantee. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 272 50 | 669 61 | |
| Deduct savings and salvage | | 987 68 | |
| Net amount paid for said claims | | −318 07 | |
| Amount paid for claims occurring during the year | 704 90 | 13,265 42 | |
| Deduct savings and salvage | | 7,640 74 | |
| Net paid for said claims | | 5,624 68 | |
| Total net paid for said claims | 977 40 | 5,306 61 | |
| Total net amount paid for claims | | | $ 6,284 01 |
| Commission and brokerage | | | 6,390 26 |
| Taxes | | | 1,021 51 |
| Salaries of general and special agents | | | 1,210 00 |
| Miscellaneous expenditure, viz.: Printing and stationery, $68.15; claim expenses, $3,730.67 | | | 3,798 82 |
| Total expenditure in Canada | | | $ 18,704 60 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Burglary. | Guarantee. |
|---|---|---|
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 3,003 15 | 64,074 68 |
| Taken during 1920, new and renewed | 14,690 34 | 61,746 16 |
| Total | 17,693 49 | 125,820 84 |
| Deduct terminated | 3,702 21 | 96,740 53 |
| Gross and net in force at Dec. 31, 1920 | 13,991 28 | 29,080 31 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 6,136,296 70 |
| Book value of bonds and stock owned | 5,564,541 35 |
| Cash on hand and in banks or deposited in trust companies | 1,197,599 81 |
| Gross premiums in course of collection | 1,631,196 14 |
| Reinsurance recoverable | 64,613 70 |
| Excise reinsuring | 37,201 46 |
| Total ledger assets | $14,631,449 16 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 39,605 96 |
| Rents due and accrued | 1,412 51 |
| Gross assets | $11,672,467 63 |
| Deduct assets not admitted | 659,561 25 |
| Total admitted assets | $14,012,903 38 |

AMERICAN SURETY—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 2,112,118 07 |
| Total unearned premiums | 4,910,980 01 |
| Expenses of adjustment of unsettled claims | 27,500 00 |
| Commission, brokerage, etc., due or to become due to agents or brokers | 186,669 64 |
| Salaries, expenses, etc., due or accrued | 148,048 95 |
| Federal, State and other taxes due or accrued (estimated) | 142,774 30 |
| Reinsurance due | 80,004 43 |
| Premiums paid in advance | 95,600 02 |
| Income tax N.Y. State retained | 902 38 |
| Total liabilities, except paid up capital | $ 7,704,597 80 |
| Capital stock paid up | 5,000,000 00 |
| Surplus beyond capital and other liabilities | 1,308,305 58 |
| Total liabilities | $14,012,903 38 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 7,004,015 72 |
| Received for interest and dividends | 358,350 22 |
| Received for rents | 302,855 38 |
| Gross profit on sale or maturity of bonds | 8,562 32 |
| All other income | 444 24 |
| Total income | $ 7,674,227 88 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,219,078 65 |
| Investigation and adjustment of claims | 200,201 66 |
| Dividends paid stockholders | 500,000 00 |
| Commissions or brokerage | 1,002,250 55 |
| Salaries, travelling and all other expenses of agents, not on commission account | 1,292,178 73 |
| Salaries, fees and all other compensations of officers, directors, trustees and home office employees | 851,278 28 |
| Taxes on real estate and water taxes | 101,911 40 |
| State taxes on premiums, Insurance Department licenses and fees | 146,171 18 |
| All other licenses, fees and taxes | 5,599 42 |
| Rents | 162,707 71 |
| Repairs and expenses (other than taxes) on real estate | 133,425 06 |
| Gross loss on sale or maturity of bonds and stocks | 460,900 03 |
| Federal taxes | 88,622 93 |
| All other disbursements | 257,817 03 |
| Total disbursements | $ 6,422,142 63 |

EXHIBIT OF PREMIUMS.

| | For Fidelity risks. | For Surety risks. | For Burglary and Theft risks. |
|---|---|---|---|
| Premiums on policies written or renewed during the year | $ 4,691,343 48 | $ 5,004,535 93 | $ 1,112,644 86 |
| Premiums on risks expired and terminated | 4,046,243 99 | 3,878,884 64 | 467,701 45 |
| Premiums on policies in force at end of year | 3,454,959 76 | 4,867,416 38 | 1,033,857 12 |

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Manager, H. N. ROBERTS—Vice-President, J. K. L. STARR, K.C.—Secretary, J. P. BYRNE—Principal Office, Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed and paid in cash | 100,100 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Amount secured by way of loans on real estate by bond or mortgage, first liens | | $ 5,000 00 |
| Book value of bonds and debs. owned by the Company. *(For details, see Schedule B)* | | 369,594 76 |
| Book value of stocks owned by the Company. *(For details, see Schedule C)* | | 45,026 32 |
| Cash at head office and branches | | 2,990 42 |
| Cash in banks— | | |
| Bank of Nova Scotia, Toronto | $ 12,083 97 | |
| Bank of Nova Scotia, Montreal | 1,835 04 | |
| Total cash in banks | | 13,919 01 |
| Total ledger assets | | $ 436,530 51 |
| Deduct market value of bonds, debs. and stocks under book value | | 16,943 28 |
| | | $ 419,587 23 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 5,261 33 |
| Special engineering services | 78 50 |
| Agents' balances and premiums uncollected, ($933.49 on business prior to Oct. 1, 1920) | 17,021 08 |
| Total assets | $ 441,948 14 |

### LIABILITIES.

| | |
|---|---|
| Reserve of unearned premiums, $193,035.16; carried out at 80 per cent | $ 154,428 13 |
| Taxes due and accrued | 1,466 75 |
| Reinsurance premiums | 232 39 |
| Total liabilities (excluding capital stock) | $ 156,127 27 |
| Excess of assets over liabilities | $ 285,820 87 |
| Capital stock paid in cash | 100,100 00 |
| Surplus over all liabilities and capital | $ 185,720 87 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 173,561 25 | |
| Deduct reinsurance, $12,667.75; return premiums, $27,971.35 | 40,639 10 | |
| Net cash received for premiums | | $ 132,922 15 |
| Received for interest on investments and net dividends on stocks | | 19,550 00 |
| Income from other sources | | 563 80 |
| Profit on sale of securities | | 15 00 |
| Total income | | $ 153,050 95 |

THE BOILER INSPECTION—*Continued.*

EXPENDITURE.

| | |
|---|---|
| Net amount paid for claims during the year | $ 5,135 20 |
| Commission or brokerage | 15,902 18 |
| Taxes | 5,909 78 |
| Paid for salaries of officials, $10,833.29; salaries of agents, $2,287.50; directors' fees, $225; travelling expenses of officials, $1,084.12; do., of agents, $385.76; salaries of branch office employees, $1,882.75; salaries of H.O. staff, $5,991.07 | 22,689 49 |
| Miscellaneous expenditure: Advertising, $949.52; furniture and fixtures, $891.11; inspections and surveys, $52,959.35; postage, telegrams, telephones and express, $1,303.29; rent, $3,723; legal fees, $193.75; printing and stationery, $2,763.14; miscellaneous expenses, $308.64; tariff associations, $100 | 63,191 80 |
| Total expenditure | $ 112,828 45 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 396,308 01 |
| Amount of income | 153,050 95 |
| Total | $ 549,358 96 |
| Amount of expenditure | 112,828 45 |
| Net ledger assets, December 31, 1920 | $ 436,530 51 |

RISKS AND PREMIUMS.

| *Steam Boiler Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at end of 1919 | 2,313 | $ 28,866,333 | $ 326,544 57 |
| Taken during 1920, new and renewed | 892 | 11,278,500 | 124,931 90 |
| Total | 3,205 | $ 40,144,833 | $ 451,476 47 |
| Deduct terminated | 828 | 8,219,500 | 74,894 05 |
| Gross in force at December 31, 1920 | 2,377 | $ 31,925,333 | $ 376,582 42 |
| Deduct reinsured | | 300,000 | 4,271 55 |
| Net in force at December 31, 1920 | 2,377 | $ 31,625,333 | $ 372,310 87 |

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| Province of Alberta, 1924, 4½ p.c. | $ 15,000 00 | $ 14,437 50 | $ 14,250 00 |
| *Cities—* | | | |
| London, 1921, 4 p.c. | 6,000 00 | 6,000 00 | 5,760 00 |
| Vancouver, 1942, 3½ p.c. | 7,000 00 | 6,686 42 | 5,040 00 |
| Vancouver, 1946, 4 p.c. | 7,000 00 | 6,686 42 | 5,390 00 |
| Westmount, 1947, 4½ p.c. | 9,000 00 | 9,090 00 | 8,190 00 |
| *Towns—* | | | |
| Maisonneuve, 1946, 4½ p.c. | 10,000 00 | 9,761 97 | 8,300 00 |
| Owen Sound, 1923, 4½ p.c. | 4,000 00 | 4,013 58 | 3,720 00 |
| *District—* | | | |
| Burnaby, 1922, 5 p.c. | 25,000 00 | 25,500 00 | 24,000 00 |
| *Schools—* | | | |
| Edmonton, 1921-1938, 5 p.c. | 9,000 00 | 9,225 15 | 8,460 00 |
| Saskatoon, 1921-1940, 5 p.c. | 20,000 00 | 20,503 74 | 18,400 00 |
| Total on deposit with Receiver General | $ 112,000 00 | $ 111,904 78 | $ 101,510 00 |

THE BOILER INSPECTION—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the company, viz.:—*Concluded.*

| *Held by the Company.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada War Loan, 1937, 5½ p.c. | $ 55,000 00 | $ 54,314 42 | $ 55,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c | 25,000 00 | 25,000 00 | 25,000 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 20,000 00 | 20,058 00 | 20,000 00 |
| Province of Alberta, 1924, 4½ p.c. | 15,000 00 | 14,437 50 | 14,250 00 |
| Province of Ontario, 1935, 6 p.c. | 15,000 00 | 15,300 00 | 15,300 00 |
| Province of Saskatchewan, 1925, 5 p.c. | 10,000 00 | 9,400 00 | 9,900 00 |
| *Cities*— | | | |
| Kamloops, 1956, 5 p.c. | 5,000 00 | 4,769 50 | 4,200 00 |
| Medicine Hat, 1932-1935, 5 p.c. | 12,000 00 | 11,041 71 | 10,800 00 |
| Moosejaw, 1921, 4½ p.c. | 10,000 00 | 9,764 00 | 9,500 00 |
| Regina, 1929, 5 p.c. | 10,000 00 | 9,290 80 | 9,500 00 |
| Strathcona, 1949, 4½ p.c. | 12,000 00 | 11,786 40 | 9,600 00 |
| Toronto, 1953, 4½ p.c. | 15,000 00 | 13,893 75 | 13,800 00 |
| Windsor, 1936, 6 p.c. | 7,000 00 | 6,572 30 | 6,572 30 |
| Windsor, 1937, 6 p.c. | 10,000 00 | 9,369 00 | 9,369 00 |
| *Railways*— | | | |
| Canada Southern Ry., cons. 1st and ref. mtge. (g'teed by Michigan Central R.R.), 1962, 5 p.c. | 19,000 00 | 20,092 50 | 18,240 00 |
| Can. N.W. Ry. (g'teed by Alberta), 1943, 4½ p.c. | 10,000 00 | 8,650 10 | 8,650 10 |
| *Miscellaneous*— | | | |
| Hydro Electric Power Commission of Ontario (g'teed by Prov. of Ontario), 1957, 6 p.c. | 20,000 00 | 13,950 00 | 13,950 00 |
| Total par, book and market values. | $ 382,000 00 | $ 369,594 76 | $ 355,141 40 |

SCHEDULE C.

| Stocks owned by the company, viz.:— | | | |
|---|---|---|---|
| 628 shares Canada Permanent Mortgage Corp. | $ 6,280 00 | $ 7,713 70 | $ 10,236 40 |
| 100 shares Toronto General Trusts Corp. | 10,000 00 | 16,362 50 | 19,000 00 |
| 200 shares Consumers Gas Co. | 10,000 00 | 20,950 12 | 13,300 00 |
| Total par, book and market values. | $ 26,280 00 | $ 45,026 32 | $ 42,536 40 |

## THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, G. B. HEYWORTH—Secretary, FRANK LLOYD—Principal Office, Liverpool, Eng.—Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 1,340,000 | $ 6,521,333 33 |
| Amount paid thereon in cash | 804,000 | 3,912,800 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General:— *City*— | Par value. | Market value. | |
|---|---|---|---|
| Montreal, 1926, 4 p.c. | $ 112,000 00 | $ 104,160 00 | |
| Montreal stock, 1926, 4 p.c. | 3,500 00 | 3,220 00 | |
| Montreal stock, 1927, 4 p.c. | 1,500 00 | 1,380 00 | |
| Total on deposit with Receiver General | $ 117,000 00 | $ 108,760 00 | |
| Carried out at market value | | | $ 108,760 00 |
| Cash at chief agency in Canada | | | 34 19 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 780 00 |
| Total assets in Canada | $ 109,574 19 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, Sprinkler Leakage, $855.30; carried out at 80 per cent | $ 684 24 |
| Government, municipal and other taxes, due and accrued | 2 05 |
| Total liabilities in Canada | $ 686 29 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Inland Transportation. | Sprinkler Leakage. | |
| | $ cts. | $ cts. | |
| Gross cash received | 1,166 56 | 1,109 60 | |
| Less return premiums | | 61 50 | |
| Net cash received | 1,166 56 | 1,048 10 | |
| Total net cash received for premiums | | | $ 2,214 66 |
| Cash received for interest on investments | | | 4,680 00 |
| Total income in Canada | | | $ 6,894 66 |

THE BRITISH AND FOREIGN MARINE—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for Sprinkler Leakage claims | $ 1,965 46 | |
| Less savings and salvage | 500 00 | |
| Net payments for claims during the year | | $ 1,465 46 |
| Commission and brokerage | | 394 55 |
| Paid for taxes | | 18 73 |
| Paid for sundries | | 1 99 |
| Total expenditure in Canada | | $ 1,880 73 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Inland Transportation. | Sprinkler Leakage. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | | 368 00 |
| Taken in 1920, new and renewed | 1,166 56 | 1,109 60 |
| Totals | | 1,477 60 |
| Less ceased | 1,166 56 | 260,00 |
| Gross and net in force at end of 1920 | | 1,217 60 |

THE BRITISH AND FOREIGN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|
| Balance 31 December, 1919 | 463,122 12 6 | Dividend, less income tax, paid 1st March, 1920 | 58,625 0 0 | |
| Balance Underwriting Account, 1919 | 724,990 7 4 | Interim dividend, less income tax, paid 1st July, 1920 | 58,625 0 0 | |
| Interest Account, 1920 | 125,070 16 10 | | | 117,250 0 0 |
| | | Loss on sale of investment | | 26,294 19 6 |
| | | Claims, returns, etc., and commissions on profits 1919, settled in 1920 | 473,197 7 9 | |
| | | Amount transferred to Underwriting Suspense Account to close 1919 | 160,000 0 0 | |
| | | | | 633,197 7 9 |
| | | Provision for Income Tax on 1919 a/c | | 237,936 13 3 |
| | | Balance carried down— | | |
| | | Of which reserved for Dividend | 58,625 0 0 | |
| | | Leaving net balance | 239,879 16 2 | |
| | | | | 298,504 16 2 |
| | £ 1,313,183 16 8 | | | £ 1,313,183 16 8 |

UNDERWRITING ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To premiums 1920, less returns, reinsurances and foreign taxes. | 1,237,913 15 7 | Claims, 1920 | 458,186 6 2 |
| | | General Expenses—including directors' and auditors' remuneration | 156,866 4 5 |
| | | Balance carried down | 622,861 5 0 |
| | £ 1,237,913 15 7 | | £ 1,237,913 15 7 |

## BALANCE SHEET.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Capital—67,000 shares at £20 per share.....£ 1,340,000 | | | | | | | |
| Paid up £12 per share | 804,000 | 0 | 0 | Investments | 3,020,923 | 17 | 2 |
| Reserve Fund | 1,000,000 | 0 | 0 | Stamps | 2,187 | 9 | 0 |
| Balance Profit and Loss Account brought down | 298,504 | 16 | 2 | Cash at bankers, on hand and bills receivable | 106,463 | 14 | 1 |
| Balance Underwriting Account | 622,861 | 5 | 0 | Interest and rents accrued but not received | 47,965 | 18 | 2 |
| Underwriting Suspense and Reinsurance Accounts | 475,929 | 16 | 4 | Accounts due to Company | 643,060 | 5 | 5 |
| Accounts due by the company | 619,305 | 6 | 4 | | | | |
| | £ 3,820,601 | 3 | 10 | | £ 3,820,601 | 3 | 10 |

## THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, CHAS. S. BLACKWELL—Managing Director and Secretary, A. W. EASTMURE—Principal Office, Toronto.

Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100, amended in 1915 by 5 George V, cap. 57. On June 14, 1920, its power was extended to include automobile insurance under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued Nov. 27, 1915.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 108,800 00 |
| Amount paid in cash | 47,266 73 |
| Amount of premium on capital stock paid in by stockholders | 13,178 27 |

(*For list of Shareholders, see Appendix.*)

### ASSETS.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debentures owned, viz.:— | | | |
| *On deposit with Receiver General—* | | | |
| *Government—* | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 1,000 00 | $ 968 55 | $ 990 00 |
| Dom. of Canada War Loan, 1933, 5½ p.c. | 21,000 00 | 20,895 00 | 21,000 00 |
| Dom. of Canada War Loan, 1934, 5½ p.c. | 3,000 00 | 3,000 00 | 3,000 00 |
| Dom. of Canada War Loan, 1937, 5½ p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| *Cities—* | | | |
| Alberni, B.C., 1934, 6 p.c. | 1,100 00 | 990 00 | 1,012 00 |
| Calgary, Alta., 1943, 5 p.c. | 973 32 | 878 03 | 878 03 |
| Medicine Hat, Alta., 1942, 5 p.c. | 3,000 00 | 2,621 10 | 2,621 10 |
| New Westminster, B.C., 1939, 5 p.c. | 1,000 00 | 837 40 | 837 40 |
| Toronto, 1937, 6 p.c. | 2,000 00 | 1,917 80 | 1,917 80 |
| *Towns—* | | | |
| Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c. | 3,000 00 | 2,756 20 | 2,910 00 |
| North Bay, 1928, 5 p.c. | 1,281 07 | 1,161 99 | 1,229 83 |
| North Bay, 1929, 5 p.c. | 2,289 13 | 2,066 80 | 2,197 56 |
| North Bay, 1930, 5 p.c. | 1,453 59 | 1,306 68 | 1,380 91 |
| *Miscellaneous—* | | | |
| Can. Northern Western Ry. (g'teed by Prov. of Alberta), 1942, 4½ p.c. | 3,000 00 | 2,275 80 | 2,275 80 |
| Total on deposit with Receiver General | $ 45,097 11 | $ 42,675 35 | $ 43,250 42 |
| Held by the company:— | | | |
| Dom. of Canada War Loan, 1922, 5½ p.c. | 50 00 | 97 00 | 100 00 |
| Dom. of Canada War Loan, 1923, 5½ p.c. | 50 00 | | |
| Total owned by the company | $ 45,197 11 | $ 42,772 35 | $ 43,350,43 |

| | |
|---|---|
| Carried out at book value | $ 42,772 35 |
| Cash at head office | 175 7 |
| Cash in Royal Bank of Canada, Toronto | 8,137 15 |
| Total ledger assets | $ 51,085 47 |

THE CASUALTY COMPANY OF CANADA—*Continued.*

OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds and debentures over book value | | 578 08 |
| Interest accrued | | 599 29 |
| Agents' balances and premiums uncollected:— | | |
| Automobile (B) | $ 192 79 | |
| Plate Glass ($387.73 on business prior to Oct. 1, 1920) | 3,162 44 | |
| Total | | 3,355 23 |
| Office furnitur | | 300 00 |
| Total assets | | $ 55,918 07 |

LIABILITIES.

| | |
|---|---|
| Net amount of plate glass claims, unadjusted | $ 3,376 81 |
| Reserve of unearned premiums, Auto (B), $714.07; Plate Glass, $20,810.45: total $21,524 52; carried out at 80 per cent | 17,219 62 |
| Commission due general agents | 278 40 |
| Salaries, rent, advertising, etc | 1,273 10 |
| Total liabilities | $ 22,147 93 |
| Excess of assets over liabilities | $ 33,770 14 |
| Capital stock paid in cash | 47,266 73 |

INCOME.

| Premiums. | Class of Business. | |
|---|---|---|
| | Automobile (B). | Plate Glass. |
| | $ cts. | $ cts. |
| Gross cash received | 1,132 31 | 30,602 12 |
| Less reinsurance | | 256 2 |
| Less return premiums | | 2,525 45 |
| Total deduction | | 2,781 68 |
| Net cash received | 1,132 31 | 27,820 44 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 28,952 75 |
| Cash received for premium on Capital Stock | | 125 01 |
| Cash received for rents | | 1,854 31 |
| Income from all other sources | | 19 80 |
| Total | | $ 30,951 87 |
| Received for—Calls on capital | | 2,399 99 |
| Increased capital | | 19,650 00 |
| Total income | | $ 53,001 86 |

THE CASUALTY COMPANY OF CANADA—*Concluded.*

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Automobile (B). | Plate Glass. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | | 3,667 42 | |
| Less savings and salvage | | 223 84 | |
| Net payment for said claims | | 3,443 58 | |
| Paid for claims occurring during the year | 70 46 | 9,863 13 | |
| Less savings and salvage | | 223 36 | |
| Net payment for said claims | | 9,639 77 | |
| Total net payment for claims | 70 46 | 13,083 35 | |
| Total net payments for claims for all classes of business | | | $ 13,153 81 |
| Commission and brokerage | | | 10,055 60 |
| Taxes | | | 883 69 |
| Salaries, fees and travelling expenses:—Fees, auditors', $241; travelling expenses, chief agency, $17.46; organization account, $1,000 | | | 1,258 46 |
| Miscellaneous expenditure, viz.:—Advertising, $145.06; furniture and fixtures, $25; postage, telegrams, telephones and express, $202.81; printing and stationery, $754.89; rents, $165; exchange, $2.44; sundry, $574.66 | | | 1,869 86 |
| Total expenditure | | | $ 27,221 42 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 25,305 03 |
| Amount of cash income | 53,001 86 |
| Total | $ 78,306 89 |
| Amount of cash expenditure | 27,221 42 |
| Balance net ledger assets, December 31, 1920 | $ 51,085 47 |

RISKS AND PREMIUMS.

| | Premiums. | |
|---|---|---|
| | Automobile (B). | Plate Glass. |
| | $ cts. | $ cts. |
| Gross policies in force at December 31, 1919 | 1,428 14 | 17,498 71 |
| Taken during 1920, new and renewed | | 32,818 39 |
| Total | | 50,317 10 |
| Deduct terminated | | 13,660 89 |
| Gross in force at December 31, 1920 | | 36,656 21 |
| Deduct reinsured | | 316 23 |
| Net in force at December 31, 1920 | 1,428 14 | 36,339 98 |

## CHARTERED TRUST AND EXECUTOR COMPANY.

*(Formerly The Title and Trust Company.)*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, HON. W. A. CHARLTON—1st Vice-President, NOEL MARSHALL—Manager, JOHN J. GIBSON—Principal Office ,46 King Street W., Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed for | 501,300 00 |
| Amount paid in cash | 479,937 59 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate (*For details see schedule A*) | $ | 1,194 07 |
| Amount secured by way of loans on real estate by bonds or mortgage, first liens | | 216,319 92 |
| Amount secured by way of loans on real estate by bond or mortgage, second liens | | 33,392 52 |
| Amount of loans secured by bonds, stocks or other marketable collaterals. (*For details, see Schedule B*) | | 13,602 35 |
| Book and market value of bonds and debs. (*For details, see Schedule C*) | | 144,828 89 |
| Book and market value of stocks. (*For details, see Schedule D*) | | 35,301 12 |
| Cash at head office | | 22,455 29 |
| Cash in Royal Bank of Canada, Toronto | | 4,477 71 |
| Cash in Home Bank of Canada, Toronto | | 1,734 33 |
| All other ledger assets | | 86,750 34 |
| Total ledger assets | $ | 560,056 54 |
| Deduct market value of bonds, debs. and stocks under book value | | 5,658 12 |
| | $ | 554,398 42 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $3,296.12; and accrued, $6,332.07 | | 9,628 19 |
| Bills receivable | | 4,053 00 |
| Office furniture, plans and automobile | | 7,334 12 |
| Gross assets | $ | 614,333 07 |
| Deduct assets not admitted | | 26,383 00 |
| Net admitted assets | $ | 587,950 07 |

### LIABILITIES

| | | |
|---|---|---|
| Dividends declared but not yet due | $ | 16,797 74 |
| Investment Reserve Fund | | 11,000 00 |
| Commissions due salesmen | | 2,703 06 |
| Trust funds | | 4,469 69 |
| Guaranteed trust funds | | 41,263 19 |
| Total liabilities | $ | 81,233 68 |
| Excess of assets over liabilities | $ | 506,716 39 |
| Capital paid in cash | | 479,937 59 |
| Surplus of assets over all liabilities and capital | $ | 26,778 80 |

CHARTERED TRUST AND EXECUTOR COMPANY—*Continued.*

INCOME.

| | | |
|---|---|---|
| Received for interest on investments and dividends on stocks | $ | 32,843 03 |
| Profit on sale of securities | | 11,659 40 |
| Trusts and Real Estate Commissions, etc | | 88,148 27 |
| Rentals safety deposit boxes | | 285 50 |
| Total | $ | 132,936 20 |
| Received for calls on capital, $7,074.99; increased capital, $26,000 | | 33,074 99 |
| Total income | $ | 166,011 19 |

EXPENDITURE.

| | | |
|---|---|---|
| Paid for taxes and license fees | $ | 7,111 41 |
| Dividends paid during the year at 7 per cent | | 32,263 84 |
| Salaries, fees and travelling expenses:—Salaries:—Head office, $56,758.71; fees:—Directors, $1,062.70; auditors, $1,375.00; travelling expenses, officials, $48.90; bad debts $13,000 | | 72,245 31 |
| Miscellaneous expenditure, viz.:—Advertising, $8,075.72; postage, telegrams, telephones and express, $1,711.83; printing and stationery, $2,163.16; rents, $4,166.66; general expense, $2,613.02; miscellaneous, $28,111.06; furniture and fixtures $1,041.72 | | 36,853 17 |
| Total expenditure | $ | 138,473 73 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | $ | 486,786 20 |
| Amount of cash income as above | | 166,011 19 |
| Total | $ | 652,797 39 |
| Amount of expenditure as above | | 138,473 73 |
| Net ledger assets at Dec. 31, 1920 ($560,056.54, less $45,732.88 trust funds) | $ | 514,323 66 |

SCHEDULE A.

Real estate owned by the company, viz.:—

| | | Book and Market value. |
|---|---|---|
| Oshawa, Ont., lots 28-29, plan 158 | $ | 284 19 |
| Toronto, north half lot 16 Highland Road, plan 409 E | | 909 88 |
| Totals | $ | 1,194 07 |

SCHEDULE B.

| *Loans on Collaterals, viz.:—* | Par value. | Market value. | Amount loaned thereon. |
|---|---|---|---|
| 36 shares Provident Land Co., stock | $ 3,600 00 | $ 1,680 00 | $ 1,950 00 |
| 20 shares Berwick Land Co., Ltd | 2,000 00 | 1,600 00 | |
| Assignment of legacy in an estate | 1,000 00 | 1,000 00 | 300 00 |
| Assignment of ½ share in an estate | 2,666 66 | 1,800 00 | 1,224 19 |
| 60 shares Wm. Davies Co. Stock | | 3,000 00 | 2,140 82 |
| 25 shares Can. Locomotive Co. stock | 2,500 00 | 2,150 00 | 2,240 19 |
| 16 shares Can. Bread Co., Ltd., Pref | 1,600 00 | 1,360 00 | 1,019 20 |
| Assignment of interest in estate | 3,205 06 | 3,205 06 | 2,849 62 |
| 27 shares Barrie Tan. Co., Ltd | 2,700 00 | 4,050 00 | 1,369 00 |
| 10 shares Bell Telephone Co., Ltd | 1,000 00 | 1,060 00 | 509 33 |
| Totals | $ 20,271 72 | $ 21,205 06 | $ 13,602 35 |

CHARTERED TRUST AND EXECUTOR COMPANY—*Concluded.*

SCHEDULE C.

Bonds and debentures owned, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Fernie, B.C., 1939, 5 p.c. | $ 10,000 00 | $ 8,400 00 | $ 8,400 00 |
| Moosejaw, Sask., 1949, 4½ p.c. | 6,000 00 | 4,920 00 | 4,920 00 |
| *Towns—* | | | |
| Melville, Sask., 1952, 5 p.c. | 1,000 00 | 820 00 | 820 00 |
| Montreal, East, 1953, 5 p.c. | 4,000 00 | 3,560 00 | 3,560 00 |
| North Battleford, 1942, 5½ p.c. | 1,000 00 | 870 00 | 870 00 |
| Yorkton, Sask., 1941 to 1942, 5 p.c. | 2,177 24 | 1,850 64 | 1,850 64 |
| *Village—* | | | |
| West Kildonan, 1944, 5½ p.c. | 1,000 00 | 950 00 | 950 00 |
| *District or Municipality—* | | | |
| Penticton, B.C., 1941, 5 p.c. | 2,000 00 | 1,700 00 | 1,700 00 |
| Point Grey, 1959, 5 p.c. | 6,000 00 | 5,100 00 | 5,100 00 |
| Summerland, B.C., 1940, 5 p.c. | 4,000 00 | 3,440 00 | 3,440 00 |
| *School—* | | | |
| Swift Current, P., 1944, 6 p.c. | 2,000 00 | 1,980 00 | 1,980 00 |
| *Miscellaneous—* | | | |
| Toronto Harbour Commissioners, 1953, 4½ p.c. | 42,000 00 | 36,085 00 | 36,085 00 |
| Total on deposit with Receiver General | $ 81,177 24 | $ 69,675 64 | $ 69,675 64 |
| *Held by the Company.* | | | |
| *Governments—* | | | |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | 2,000 00 | 1,920 00 | 1,920 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 300 00 | 285 00 | 285 00 |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 5,800 00 | 5,800 00 | 5,800 00 |
| Dom. of Canada Victory Loan, 1937, 5½ p.c. | 200 00 | 200 00 | 200 00 |
| Prov. of Alberta, 1942, 4½ p.c. | 3,002 73 | 2,522 29 | 2,522 29 |
| Prov. of Ontario, 1928, 6 p.c. | 100 00 | 100 00 | 100 00 |
| Newfoundland, 1928, 6½ p.c. | 200 00 | 206 87 | 206 87 |
| *Cities—* | | | |
| Fort William, Ont., 1927, 5 p.c. | 6,000 00 | 5,760 00 | 5,760 00 |
| Calgary, 1943, 5 p.c. | 4,866 66 | 3,761 92 | 3,761 92 |
| Sault Ste. Marie, 1950, 5½ p.c. | 5,000 00 | 4,493 00 | 4,493 00 |
| Port Arthur, Ont., 1927, 5 p.c. | 1,500 00 | 1,425 00 | 1,425 00 |
| *Towns—* | | | |
| New Toronto, 1921, 6 p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| Parry Sound, 1921, 6 p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| Red Deer, 1929, 6 p.c. | 5,000 00 | 4,496 85 | 4,496 85 |
| *Village—* | | | |
| Drumheller, 1929, 6 p.c. | 500 00 | 455 00 | 455 00 |
| *School—* | | | |
| St. Paul, R.C. (Saskatoon), 1922 to 1956, 5½ p.c. | 1,415 88 | 1,347 54 | 1,347 54 |
| *Railways—* | | | |
| Can. N. Ry. Co., Alta. (g'teed stock), 1942, 4½ p.c. | 3,002 73 | 2,522 29 | 2,522 29 |
| Can. N. Ry. (g'teed by Manitoba), 1930, 4 p.c. | 486 66 | 400 47 | 400 47 |
| *Rural Telephones—* | | | |
| Gold Eye, Sask., 1922-1936, 8 p.c. | 1,400 00 | 1,434 15 | 1,434 15 |
| Turnhill, Sask., 1922-1936, 8 p.c. | 1,000 00 | 1,023 31 | 1,023 31 |
| *Miscellaneous—* | | | |
| Canada Bread Co., Ltd., 1941, 6 p.c. | 1,500 00 | 1,383 75 | 1,383 75 |
| Howard Smith Paper Mills, Ltd., 1934, 6 p.c. | 5,000 00 | 4,850 00 | 4,850 00 |
| Riordan Pulp and Paper Co., Ltd., 6 p.c. | 2,000 00 | 1,940 00 | 1,940 00 |
| Transatlantic Steamship Co., Ltd., 1923, 6 p.c. | 30,000 00 | 29,438 10 | 29,438 10 |
| Total par, book and market values | $ 160,449 17 | $ 144,828 89 | $ 144,828 89 |

SCHEDULE D.

| Stocks owned, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 108 shares Provident Land Co. | $ 11,880 00 | $ 14,850 00 | $ 11,880 00 |
| 35 shares Brazilian Traction (L.H. and P. Co.) | 3,500 00 | 1,855 00 | 1,085 00 |
| 8 shares Imperial Bank | 800 00 | 1,624 00 | 1,504 00 |
| 22 shares Dominion Bank | 2,200 00 | 4,664 00 | 4,224 00 |
| 30 shares Canada Steamship, Pref. | 3,000 00 | 2,558 12 | 1,950 00 |
| 100 shares Canadian Woollens, Ltd., Pref. | 10,000 00 | 9,750 00 | 7,500 00 |
| 30 shares Canadian Woollens, Ltd., Com. | 3,000 00 | | 1,500 00 |
| Total par, book and market values | $ 30,300 00 | $ 35,301 12 | $ 29,643 00 |

## CONTINENTAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, H. G. B. ALEXANDER—Secretary, W. H. BETTS—Principal Office, Chicago, Ill.—Chief Agent in Canada, E. T. ALEXANDER—Head Office in Canada, Toronto, Ont.

(Incorporated, 1914. Dominion license issued, Nov. 6, 1917).

### CAPITAL.

| | |
|---|---|
| Amount of stock authorized, subscribed and paid in cash | $ 700,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada bonds, 1929, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Prov. of Manitoba, 1934, 5½ p.c. | 10,000 00 | 10,000 00 | |
| Total on deposit with Receiver General | $ 60,000 00 | $ 60,000 00 | |
| Carried out at market value | | | $ 60,000 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in the Dominion Bank of Canada, Toronto, Ont. | | 4,750 79 |
| All other ledger assets | | 7,353 01 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident | $ 29,438 16 | |
| Automobile (B) | 194 07 | |
| Liability | 3,356 95 | |
| Sickness | 9,666 52 | |
| Total ($42,655.70, less commission, $10,977.52) | | 31,678 18 |
| Total assets in Canada | | $ 103,781 98 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims, viz.:— | | |
| Accident, unadjusted ($920 accrued prior to 1920) | $ 4,500 75 | |
| Automobile (B), unadjusted | 1,212 16 | |
| Automobile (B), resisted, in suit | 75 00 | |
| Liability, unadjusted | 3,386 00 | |
| Sickness, unadjusted | 2,398 11 | |
| Total net amount of unsettled claims | | $ 11,572 02 |
| Reserve of unearned premiums— | | |
| Accident | $ 29,296 17 | |
| Automobile (B) | 7,344 06 | |
| Liability | 2,335 28 | |
| Sickness | 17,767 34 | |
| Total reserve, $56,742.85; carried out at 80 per cent. | | 45,394 28 |
| Taxes due and accrued | | 1,486 99 |
| All other liabilities | | 26 30 |
| Total liabilities in Canada | | $ 58,479 59 |

THE CONTINENTAL CASUALTY—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile (B). | Sickness. | Liability. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 59,162 30 | 22,385 35 | 54,528 66 | 2,199 44 | |
| Less return premiums | 3,771 43 | 4,105 12 | 2,761 50 | 667 80 | |
| Net cash received | 55,390 87 | 18,280 23 | 51,767 16 | 1,531 64 | |
| Net cash received for premiums for all classes of business | | | | | $ 126,969 90 |
| Received for interest and dividends on bonds, stocks, etc | | | | | 29 34 |
| From all other sources | | | | | 26 30 |
| Total income in Canada | | | | | $ 127,025 54 |

EXPENDITURE IN CANADA.

| | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile (B). | Sickness. | Liability. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 3,934 15 | 532 20 | 1,728 38 | | |
| Paid for claims occurring during the year | 17,245 32 | 5,822 90 | 13,522 43 | 125 00 | |
| Total net paid for said claims | 21,179 47 | 6,355 10 | 15,250 81 | 125 00 | |
| Total net payments for claims for all classes of business | | | | | $ 42,910 38 |
| Commission and brokerage | | | | | 45,866 72 |
| Taxes | | | | | 4,298 10 |
| Salaries, fees, etc.:—Salaries:—Head office, $8,117.76; other, $11,416.52; travelling expenses, officials, $670.82 | | | | | 20,205 10 |
| Miscellaneous expenditure, viz.:—General expenses, $5,628.38; rents, $1,860; printing and stationery, $2,366.52; advertising, $205.05; furniture and fixtures, $473.10; inspections and surveys, $2,148.90; collection charges, $813.10; adjustment expenses, $2,054.58; medical fees, $1,028.50; postage, telegrams, telephones and express, $1,001.42 | | | | | 17,579 55 |
| Total expenditure in Canada | | | | | $ 130,859 85 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | Automobile (B). | Liability. | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 10,125 68 | 9,351 98 | 433 78 | 4,406 02 |
| Taken in 1920, new and renewed | 86,334 63 | 20,723 50 | 5,384 39 | 63,147 29 |
| Totals | 96,460 31 | 30,075 48 | 5,818 17 | 67,553 31 |
| Less ceased | 37,867 98 | 15,587 36 | 1,424 39 | 32,018 64 |
| Gross and net in force at end of 1920 | 58,592 33 | 14,488 12 | 4,393 78 | 35,534 67 |

THE CONTINENTAL CASUALTY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DEC. 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 72,162 77 |
| Mortgage loans on real estate, first liens | 1,921,345 00 |
| Book value of stocks and bonds held by the company | 2,506,670 07 |
| Cash on hand, in trust companies and in banks | 267,837 17 |
| Premiums in course of collection | 2,301,445 95 |
| Bills receivable | 8,788 67 |
| Other ledger assets | 419,348 18 |
| Total ledger assets | $ 7,497,590 81 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Market value of bonds and stocks over book value | 21,832 16 |
| Interest accrued | 90,951 67 |
| Gross assets | $ 7,610,374 64 |
| Deduct assets not admitted | 280,864 97 |
| Total admitted assets | $ 7,329,509 67 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 2,082,944 37 |
| Estimated expenses of investigation and adjustment of unpaid claims | 6,550 00 |
| Unearned premiums | 3,177,079 32 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 584,134 77 |
| Federal, state and other taxes due or accrued (estimated) | 199,096 40 |
| Salaries, rents, etc., due and accrued | 8,973 55 |
| Voluntary reserve | 142,848 71 |
| Other liabilities | 27,882 55 |
| Total liabilities, except capital stock | $ 6,229,509 67 |
| Capital stock paid up | 700,000 00 |
| Surplus over capital and liabilities | 400,000 00 |
| Total liabilities | $ 7,329,509 67 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,755,428 14 |
| Policy fees required or represented by applications | 35,574 50 |
| Interest and dividends | 146,363 07 |
| Rents | 2,400 00 |
| Agents' balances previously charged off | 472 46 |
| Gross increase, by adjustment, in book value of bonds | 914 59 |
| All other income | 162,389 04 |
| Total income | $10,103,541 80 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,562,991 19 |
| Investigation and adjustment of claims | 425,028 81 |
| Policy fees retained by agents | 35,574 50 |
| Dividends to stockholders | 72,000 00 |
| Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums | 2,313,808 51 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 601,033 43 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 271,161 30 |
| State taxes on premiums, Insurance Department licenses and fees | 141,702 63 |
| Rents | 50,707 06 |
| Taxes on real estate | 1,599 97 |
| Federal taxes | 92,231 77 |
| All other licenses, fees and taxes | 35,194 47 |
| Agents' balances charged off | 153 67 |
| Gross decrease, by adjustment in book value of bonds | 181 81 |
| All other disbursements | 415,333 53 |
| Total disbursements | $ 8,018,702 65 |

EXHIBIT OF PREMIUMS.

| | Accident. | Auto. | Sickness. |
|---|---|---|---|
| Premiums on risks written or renewed during the year | $4,291,13077 | $656,112 46 | $2,955,497 57 |
| Premiums on risks terminated during the year | 3,649,108 30 | 459,532 37 | 2,421,209 64 |
| Premiums on net amount in force at December 31, 1920 | 2,643,594 88 | 415,985 26 | 1,319,094 47 |

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. W. EVANS—Vice-President, WM. HANSON—General Manager and Secretary, ROBT. WELCH—Head Office, Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903, by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912, by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. On September 29, 1918, the power of the Company was expended to include Plate Glass insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, June 6, 1893.)

### CAPITAL.

| | |
|---|---|
| Amount of capital stock authorized, subscribed and paid in cash | $ 200,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Amount secured by agreement of sale of Electrical Department's real estate, stock, plant and equipment | | $ 162,160 97 |
| Deposit with W. C. Bureau, Quebec | | 576 64 |
| Book value of bonds and debentures. *(For details, see Schedule B)* | | 179,633 00 |
| Cash at head office | | 1,575 00 |
| Cash in Molsons Bank, Montreal | | 7,672 51 |
| Agents balances | | 372 02 |
| Total ledger assets | | $ 352,050 14 |
| Deduct market value of bonds and debentures under book value | | 18,959 49 |
| | | $ 333,090 65 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $7,471.55; accrued, $1,645.53 | | 9,117 08 |
| Furniture and fixtures | | 3,803 63 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident ($5,740.14 prior to Oct. 1, 1920) | $ 9,752 06 | |
| Automobile (B) ($3,463.50 prior to Oct. 1, 1920) | 8,726 94 | |
| Guarantee ($1,104.44 prior to Oct. 1, 1920) | 1,872 68 | |
| Sickness ($5,008.86 prior to Oct. 1, 1920) | 8,254 15 | |
| Burglary ($11,027.61 prior to Oct. 1, 1920) | 12,679 55 | |
| Liability ($1,280.57 prior to Oct. 1, 1920) | 3,673 58 | |
| Plate Glass ($2,161.11 prior to Oct. 1, 1920) | 2,556 05 | |
| Total, $47,515.01 (less $12,235.10 commission) | | 35,279 91 |
| Bills receivable held by company | | 4,515 93 |
| All other non-ledger assets | | 1,000 00 |
| Gross assets | | $ 386,807 20 |
| Deduct assets not admitted | | 1,555 38 |
| Net assets | | $ 385,251 82 |

THE DOMINION GRESHAM—*Continued.*

LIABILITIES.

| | | |
|---|---|---|
| Net amount of accident claims, adjusted and unpaid | $ 2,288 50 | |
| Net amount of sickness claims, adjusted and unpaid | 3,830 43 | |
| Net amount of burglary claims, adjusted and unpaid | 6,060 48 | |
| Net amount of liability claims, adjusted and unpaid | 7,630 00 | |
| Net amount of automobile (B) claims, adjusted and unpaid | 9,877 00 | |
| Net amount of guarantee claims, adjusted and unpaid | 460 00 | |
| Net amount of plate glass claims, adjusted and unpaid | 250 00 | |
| Total net amount of unsettled claims | | $ 30,396 41 |
| Reserve of unearned premiums:— | | |
| Accident | $ 16,278 24 | |
| Guarantee | 2,740 40 | |
| Sickness | 17,352 03 | |
| Burglary | 25,155 01 | |
| Liability | 8,157 40 | |
| Automobile (B) | 24,621 67 | |
| Plate Glass | 5,959 43 | |
| Total reserve of $100,264.18; carried out at 80 per cent | | 80,211 34 |
| Taxes due and accrued | | 2,000 00 |
| Reinsurance premiums due | | 6,866 70 |
| Amount of money borrowed | | 6,000 00 |
| Due Home Insurance Company | | 1,268 30 |
| Taxes due and accrued | | 2,000 00 |
| Directors fees | | 1,000 00 |
| Total liabilities (excluding capital stock) | | $ 129,742 75 |
| Excess of assets over liabilities | | $ 255,509 07 |
| Capital stock paid up | | 200,000 00 |
| Surplus of assets over liabilities and capital | | $ 55,509 07 |

INCOME.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (B) | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 71,200 67 | 86,669 28 | 84,357 69 | 42,916 83 | 9,014 10 | 15,887 40 | 58,952 55 |
| Deduct reinsurance | 12,840 40 | 901 80 | 12,767 21 | 270 00 | 848 55 | ..... | 3,597 57 |
| Deduct return premiums | 16,448 00 | 25,717 68 | 11,387 79 | 5,932 93 | 1,078 69 | 5,663 95 | 12,809 06 |
| Total deduction | 29,288 40 | 26,619 48 | 24,155 00 | 6,202 93 | 1,927 24 | ..... | 16,406 63 |
| Net cash received for premiums | 41,912 27 | 60,049 80 | 60,202 69 | 36,713 90 | 7,086 86 | 10,223 45 | 42,545 92 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 258,734 89 |
| Cash received for interest on investments | | 21,880 09 |
| All other sources | | 1,552 18 |
| Total income | $ | 282,167 16 |

THE DOMINION GRESHAM—*Continued.*

EXPENDITURE.

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (B). | Burglary | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 8,224 47 | 6,923 35 | 6,582 58 | 4,364 42 | ..... | 4 00 | 2,114 69 |
| Paid for claims occurring during the year | 15,064 88 | 27,569 90 | 42,539 60 | 13,325 59 | 1,455 63 | 3,501 83 | 25,215 83 |
| Deduct savings and salvage | 1,632 79 | 3,118 44 | 7,586 68 | ..... | 865 18 | 141 50 | 1,595 72 |
| Net paid during the year for said claims | 13,432 09 | 24,451 46 | 34,952 92 | 13,325 59 | ..... | 3,360 33 | 23,620 11 |
| Total net paid during the year for said claims | 21,656 56 | 31,374 81 | 41,535 50 | 17,690 01 | 590 45 | 3,364 33 | 25,734 80 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 141,946 46 |
| Commission and brokerage | 64,728 58 |
| Taxes | 6,581 42 |
| Salaries, fees and travelling expenses:—Salaries of Head office, $31,284.38; fees:—Directors, $2,000; auditors, $350; travelling expenses of officials, $3,083.61 | 36,717 99 |
| Miscellaneous expenditure: viz.:—Advertising, $861.99; furniture and fixtures, $155.40; legal expenses, $337.85; printing and stationery, $86,366.51; rents, $4,550.70; postage, telegrams, telephones and express, $592.49; Underwriters' Board, etc., $6,979.44 | 19,844 38 |
| Total expenditure | $ 269,818 83 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 338,171 04 |
| Amount of cash income | 282,167 14 |
| Total | $ 620,338 18 |
| Amount of cash expenditure | 269,818 83 |
| Balance net ledger assets at December 31, 1920 | $ 350,519 45 |

THE DOMINION GRESHAM—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | Automobile (B). | Burglary. | Liability. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 41,999 89 | 40,798 30 | 57,221 18 | 8,716 51 |
| Taken during the year—new | 26,167 01 | 74,317 01 | 28,294 05 | 41,103 52 |
| renewed | 44,057 56 | 10,946 09 | 56,588 10 | 2,885 11 |
| Total | 112,224 46 | 126,061 40 | 142,103 33 | 52,705 14 |
| Deduct terminated | 65,582 96 | 75,916 25 | 75,108 97 | 36,120 34 |
| Gross in force at end of 1920 | 46,641 50 | 50,145 15 | 66,994 36 | 16,584 80 |
| Deduct reinsured | 14,085 02 | 901 80 | 16,684 35 | 270 00 |
| Net in force at end of 1920 | 32,556 48 | 49,243 35 | 50,310 01 | 16,314 80 |

| Risks and Premiums. | Guarantee. | Plate Glass | Sickness. |
|---|---|---|---|
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 7,176 55 | 2,457 31 | 33,174 03 |
| Taken during the year—New | 3,786 93 | 14,697 71 | 27,205 04 |
| Renewed | 4,930 24 | 2,885 11 | 31,254 90 |
| Total | 15,893 72 | 20,040 13 | 91,633 97 |
| Deduct terminated | 9,255 34 | 8,121 26 | 52,166 34 |
| Gross in force at end of 1920 | 6,638 38 | 11,918 87 | 39,467 63 |
| Deduct reinsured | 1,157 58 | Nil. | 4,763 57 |
| Net in force at end of 1920 | 5,480 80 | 11,918 87 | 34,704 06 |

SCHEDULE B.

Bonds and debentures owned by the company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| †Dom. of Canada War Loan, 1937, 5½ p.c. | $ 31,050 00 | $ 30,782 38 | $ 31,050 00 |
| *Cities*— | | | |
| Lachine, 1952, 4½ p.c. | 25,000 00 | 25,000 00 | 21,250 00 |
| *Lethbridge, 1941, 4½ p.c. | 31,500 00 | 31,500 00 | 25,515 00 |
| *Peterborough, 1931, 3¾ p.c. | 15,000 00 | 14,670 00 | 12,900 00 |
| *Sydney, 1923, 4 p.c. | 5,000 00 | 4,785 00 | 4,600 00 |
| *Sydney, 1932-1934, 4 p.c. | 15,000 00 | 13,988 00 | 12,650 00 |
| *Sydney, 1938, 4 p.c. | 5,000 00 | 4,619 00 | 4,100 00 |
| *Three Rivers, Que., 1958, 4½ p.c. | 6,000 00 | 6,000 00 | 5,040 00 |
| *Three Rivers, Que. (St. Maurice Bridge), 1958, 4½ p.c. | 15,000 00 | 15,000 00 | 12,600 00 |
| Three Rivers, 1958, 4½ p.c. | 9,000 00 | 9,000 00 | 7,560 00 |
| County of Haldimand, 1920 to 1929, 4 p.c. | 12,036 30 | 11,348,62 | 11,248 51 |
| *School*— | | | |
| *Montreal, P., 1923, 4 p.c. | 13,000 00 | 13,000 00 | 12,220 00 |
| Total par, book and market value | $ 182,586 30 | $ 179,693 00 | $ 160,733 51 |

*On deposit with Receiver General.
†$30,000 on deposit with Receiver General.

## THE EXCESS INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, C. E. HEATH—Secretary, F. E. JOHNSTON—Principal Office, London, Eng.—Chief Agents in Canada, MESSRS. ANDERSON and SHEPPARD—Head Office in Canada, Moosejaw, Sask.

(Organized, 1894. Commenced business in Canada, April 17, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash, £50,000 | $ 243,333 33 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General:— | | | |
| *Governments*— | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 60,000 00 | $ 59,400 00 | |
| British War Stock, 1929/1947, 5 p.c. | 97,333 33 | 97,333 33 | |
| Total on deposit with Receiver General | $ 157,333 33 | $ 156,733 33 | |
| Carried out at market value | | | $ 156,733 33 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Merchants Bank, Moosejaw | 5,581 09 |
| Total assets in Canada | $ 162,314 42 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Taxes due and accrued | $ 1,736 01 |
| Total liabilities in Canada | $ 1,736 01 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 193,076 80 | |
| Deduct reinsurances, $18,377.77; return premiums, $1,097.82 | 19,475 59 | |
| Net cash received for premiums | | $ 173,601 21 |
| Received for interest on investments | | 50 00 |
| Total income in Canada | | $ 173,651 21 |

THE EXCESS—*Concluded.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 78,548 89 | |
| Deduct reinsurances | 8,888 73 | |
| Total net amount paid for claims | | $ 69,660 16 |
| Commission or brokerage | | 52,883 35 |
| Taxes | | 5,526 61 |
| Total expenditure in Canada | | $ 128,070 12 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Hail. | | |
| | No. | Amount. | Premiums. |
| | | $ cts. | $ cts. |
| Taken in 1920, new | 1,763 | 2,856,252 46 | 173,601 21 |
| Less ceased | 1,763 | 2,856,252 46 | 173,601 21 |

(*For General Business Statement, see Appendix*)

## FEDERAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, PERCY CHUBB—Secretary, SAMUEL W. KING—Principal Office, Jersey City, N.Y.—Chief Agent in Canada, W. J. WILCOX—Head Office in Canada, Winnipeg, Man.

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz:— | | | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 458 33 |
| Total assets in Canada | $ 50,458 33 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Taxes due and accrued | $ 3,300 00 |
| Total liabilities in Canada | $ 3,300 00 |

### INCOME IN CANADA.

*Hail Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 134,608 02 | |
| Deduct return premiums, $1,095.75; reinsurances, $20,273.68 | 21,369 43 | |
| Net cash received for said premiums | | $ 113,238 59 |
| Bank interest | | 226 49 |
| Total income in Canada | | $ 113,465 08 |

### EXPENDITURE IN CANADA.

*Hail Risks.*

| | | |
|---|---|---|
| Net amount paid for claims occurring during the year | $ 56,554 47 | |
| Less reinsurances | 5,156 74 | |
| Total net amount paid for claims | | $ 51,397 73 |
| Paid for commission or brokerage | | 32,448 07 |
| Taxes | | 2,183 13 |
| Miscellaneous expenditure, viz.:—Printing and stationery, $347.36; underwriters' boards, etc., $59.39; sundry, $3.04 | | 409 79 |
| Total expenditure in Canada | | $ 86,438 72 |

### RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

| | Premiums. |
|---|---|
| Taken during 1920, new | $ 113,238 59 |
| Deduct terminated | 113,238 59 |

FEDERAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 26,000 00 |
| Book value of bonds and stocks owned | 4,487,127 83 |
| Cash on hand, in banks and in trust companies | 1,196,449 08 |
| Agents' balances | 1,008,041 05 |
| Other ledger assets | 541,775 57 |
| Total ledger assets | $ 7,259,393 53 |
| Interest due and accrued | 55,441 85 |
| Gross assets | $ 7,314,835 38 |
| Deduct assets not admitted | 909,415 76 |
| Total admitted assets | $ 6,405,419 62 |

LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 1,531,546 19 |
| Dividends declared and unpaid to stockholders | 100,000 00 |
| Total unearned premiums | 2,136,103 89 |
| Commission, brokerage, and other charges due or to become due | 66,419 45 |
| Salaries, rent, etc., due or accrued | 8,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 225,000 00 |
| Total liabilities except capital | $ 4,067,069 53 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities and capital stock | 1,338,350 09 |
| Total liabilities | $ 6,405,419 62 |

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 5,378,823 52 |
| Gross increase by adjustment in book value of bonds | 8,352 24 |
| Interest and dividends | 223,318 70 |
| Agents' balances previously charged off | 10,882 31 |
| Gross profit on sale or maturity of bonds | 169 65 |
| Total income | $ 5,621,546 42 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,473,259 91 |
| Investigation and adjustment of claims | 67,029 52 |
| Agents' compensation and allowances | 1,704,552 73 |
| Field supervisory expenses | 4,256 21 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,750 00 |
| Federal taxes | 54,251 37 |
| Rents | 110 00 |
| State taxes on premiums, Insurance Department licenses and fees | 104,167 12 |
| All other fees and taxes | 32,477 07 |
| Paid stockholders for interest or dividends | 230,000 00 |
| Agents' balances charged off | 56,091 39 |
| Gross loss on sale of bonds | 63,021 78 |
| Gross decrease by adjustment in book value of bonds | 3,324 96 |
| Loss on exchange | 340,193 06 |
| All other disbursements | 103,769 05 |
| Total disbursements | $ 5,238,254 17 |

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. J. HILLAS—Vice-President and Secretary, T. E. GATY—Principal Office, New York City—Chief Agent in Canada, GEO. A. DECLERCQ—Head Office in Canada, Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905).

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| *Government—* | | | |
| Dominion of Canada Victory Loan, 1923, 5½ p.c. | $ 55,000 00 | $ 55,000 00 | |
| Dominion of Canada War Loan, 1931, 5 p.c. | 131,000 00 | 129,690 00 | |
| Dominion of Canada Victory Loan, 1937, 5½ p.c. | 39,000 00 | 39,000 00 | |
| *Cities—* | | | |
| Sherbrooke, 1943, 5 p.c. | 15,000 00 | 14,700 00 | |
| Toronto, 1948, 4 p.c. | 19,953 33 | 16,960 33 | |
| *School—* | | | |
| Toronto, R.C., 1930, 4 p.c. | 32,000 00 | 28,160 00 | |
| Total on deposit with Receiver General | $ 291,953 33 | $ 283,510 33 | |
| Carried out at market value | | | $ 283,510 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency in Canada | | 265 11 |
| Cash in Bank of Toronto, Montreal | | 6,693 57 |
| Interest accrued | | 2,951 13 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident | $ 8,755 10 | |
| Automobile (B) | 983 44 | |
| Burglary | 5,762 81 | |
| Liability | 731 85 | |
| Plate Glass | 3,900 05 | |
| Sickness | 18,384 90 | |
| Steam boiler | 8,633 95 | |
| Total, ($47,152.10; less $14,887.65 commission) | | 32,264 45 |
| Total assets in Canada | | $ 325,684 59 |

THE FIDELITY AND CASUALTY—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of accident claims, unadjusted | $ 5,272 09 | |
| Net amount of automobile (B) claims, unadjusted | 990 99 | |
| Net amount of automobile (B) claims, resisted, in suit | 5,000 00 | |
| Net amount of burglary claims, unadjusted | 1,050 58 | |
| Net amount of liability claims, unadjusted | 79 39 | |
| Net amount of plate glass claims, unadjusted | 475 14 | |
| Net amount of sickness claims, unadjusted | 7,029 94 | |
| Net amount of steam boiler claims, unadjusted | 453 00 | |
| Net amount of steam boiler claims, resisted, in suit (accrued prior to 1920) | 11,766 45 | |
| Total net amount of unsettled claims | | $ 32,117 58 |
| Present value of claims payable by instalment not yet due | | 1,200 00 |
| Reserve of unearned premiums— | | |
| Accident | $ 41,590 82 | |
| Automobile (B) | 7,666 98 | |
| Burglary | 23,369 92 | |
| Liability | 5,177 91 | |
| Plate Glass | 11,817 64 | |
| Sickness | 50,551 29 | |
| Steam Boiler | 58,934 30 | |
| Total reserve, $199,109.36; carried out at 80 per cent | | 159,287 48 |
| Taxes, due and accrued | | 3,300 87 |
| Total liabilities in Canada | | $ 195,905 93 |

INCOME IN CANADA.

| Premiums. | Accident. | Automobile. (B) | Burglary. | Liability. | Plate Glass. | Sickness. | Steam Boiler. |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received for premiums | 97,073 33 | 21,843 26 | 51,328 87 | 9,154 23 | 31,699 98 | 116,478 39 | 45,620 98 |
| Less return premiums | 14,728 87 | 9,895 35 | 11,988 44 | 1,424 61 | 12,566 96 | 16,591 52 | 9,679 84 |
| Net cash received for premiums | 82,344 46 | 11,947 91 | 39,340 43 | 7,729 62 | 19,133 02 | 99,886 87 | 35,941 14 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 296,323 45 |
| Received for interest | | 14,558 12 |
| Total income in Canada | | $ 310,881 57 |

THE FIDELITY AND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Accident. | Automobile. (B) | Burglary. | Liability. | Plate Glass. | Sickness. | Steam Boiler. |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 23,155 64 | 3,209 12 | 2,020 60 | ..... | 973 11 | 13,192 82 | |
| Paid for claims occurring during the year | 39,294 68 | 14,852 43 | 26,646 16 | 119 82 | 15,265 11 | 68,202 82 | 3,948 52 |
| | 46 30 | 446 38 | | | 668 04 | 8 57 | 10 00 |
| Net paid for said claims | 39,248 38 | 14,406 05 | 26,646 16 | ..... | 14,597 07 | 68,194 25 | |
| Total net paid for said claims | 62,404 02 | 17,615 17 | 28,666 76 | 119 82 | 15,570 18 | 81,387 07 | 3,938 52 |

| | | |
|---|---|---|
| Total net payment for claims for all classes of business | $ | 209,701 54 |
| Commission and brokerage | | 87,539 17 |
| Taxes | | 11,546 12 |
| Salaries of Chief Agency staff, $18,203.05; travelling expenses of agents, $3,068.59 | | 21,271 64 |
| Miscellaneous expenditure, viz.:—Furniture and fixtures, $268.17; inspections and surveys, $13,512.73; legal expenses, $37.41; medical examiners' fees, $77.60; postage, telegrams, telephones, express, duty and exchange, $2,773.24; printing and stationery, $48.05; rents, $3,437.72; underwriters' boards, associations, etc., $272.77; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, $14,730.79; sundries, $240.34 | | 35,398 82 |
| Total expenditure in Canada | $ | 365,457 29 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile (B) | Burglary. | Liability. | Plate Glass. | Sickness. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 86,073 33 | 31,070 37 | 38,428 25 | 9,403 12 | 17,817 02 | 95,323 52 |
| Taken in 1920—new and renewed | 97,032 29 | 22,701 23 | 50,503 65 | 9,104 44 | 34,332 89 | 116,277 15 |
| Totals | 183,105 62 | 53,771 60 | 88,931 90 | 18,507 56 | 52,149 91 | 211,600 67 |
| Less ceased (including renewed) | 99,923 98 | 38,437 63 | 43,368 21 | 8,508 11 | 26,762 68 | 110,498 09 |
| Gross and net in force at end of 1920 | 83,181 64 | 15,333 97 | 45,563 69 | 9,999 45 | 25,387 23 | 101,102 58 |

THE FIDELITY AND CASUALTY—*Continued.*

RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. Steam Boiler. Premiums. $ cts. |
|---|---|
| Gross in force at end of 1919 | 101,338 11 |
| Taken in 1920, new and renewed | 51,387 48 |
| Totals | 152,725 59 |
| Less ceased | 39,547 10 |
| Gross and net in force at end of 1920 | 113,178 49 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $18,245,741 03 |
| Interest and dividends | 849,275 01 |
| Rents | 199,432 34 |
| Fidelity Insurance Fund | 2,306 25 |
| Agents' balances previously charged off | 75 00 |
| Premium on increased capital stock | 1,000,000 00 |
| Profit and loss | 3,009 67 |
| Unapplied premiums | 27,544 57 |
| Gross profit on sale or maturity of bonds | 450 00 |
| Total income | $20,327,833 87 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 7,158,039 87 |
| Investigation and adjustment of claims | 1,100,639 22 |
| Commission or brokerage (less amount received on return premiums and reinsurance) | 4,057,914 72 |
| Cash paid stockholders for interest or dividends | 430,000 00 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 1,063,042 80 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 904,152 70 |
| Medical examiners' fees and salaries | 13,754 50 |
| Inspections (other than medical and claim) | 545,482 10 |
| State taxes on premiums, Insurance Department licenses and fees | 316,675 65 |
| Taxes on real estate | 29,502 28 |
| Rents | 137,168 37 |
| Federal taxes | 161,677 49 |
| All other taxes, licenses and fees | 10,031 98 |
| Agents' balances charged off | 442 26 |
| Gross loss on sale or maturity of stocks | 19,137 93 |
| All other disbursements | 497,500 38 |
| Total disbursements | $16,445,162 25 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,218,833 45 |
| Premiums in course of collection | 3,714,969 21 |
| Book value of bonds and stocks | 20,848,503 72 |
| Cash on hand, in trust companies and in banks | 755,412 69 |
| Agents' balances and sundry ledger assets | 233,985 01 |
| Workman's Compensation Reinsurance Bureau | 288,263 24 |
| All other ledger assets | 81,664 73 |
| Total ledger assets | $27,141,632 05 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Reinsurance on paid claims | 60,640 72 |
| Interest due and accrued | 211,083 80 |
| Gross assets | $27,413,356 57 |
| Deduct assets not admitted | 2,943,352 80 |
| Total admitted assets | $24,470,003 77 |

THE FIDELITY AND CASUALTY—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $8,599,219 88 |
| Total unearned premiums | 9,053,804 12 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 754,949 60 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 16,387 87 |
| Federal, state and other taxes due or accrued (estimated) | 394,146 46 |
| Reinsurance | 90,633 72 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 90,000 00 |
| Fidelity Insurance fund | 17,088 11 |
| Unearned premiums and balances retained under contract with Royal Exchange Ass. Corp. | 16,501 41 |
| " " " " " London G'tee and Acc't Co. | 20,337 29 |
| Suspense account | 7,585 24 |
| Unapplied premiums | 50,680 63 |
| All other liabilities | 21,400 31 |
| Total | $19,132,734 64 |
| Capital stock paid in cash | 2,000,000 00 |
| Surplus beyond capital and other liabilities | 3,337,269 13 |
| Total liabilities | $24,470,003 77 |

EXHIBIT OF PREMIUMS.

| — | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1920. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 2,526,409 95 | 2,501,731 90 | 1,828,795 90 |
| Health | 2,668,967 71 | 2,422,369 89 | 1,871,743 58 |
| Liability | 5,055,505 80 | 4,598,638 14 | 3,457,486 57 |
| Plate Glass | 1,737,391 60 | 1,368,920 72 | 1,188,937 68 |
| Steam Boiler | 908,874 12 | 759,432 68 | 1,753,948 70 |
| Burglary and Theft | 2,298,580 68 | 1,941,413 90 | 1,526,836 47 |
| Fidelity | 1,146,799 07 | 968,510 72 | 785,284 38 |
| Fly-Wheel | 281,154 89 | 179,867 42 | 414,447 46 |
| Workmen's Collective | 6,101 69 | 2,642 24 | 4,056 00 |
| Surety | 1,681,671 34 | 1,181,253 23 | 1,341,441 12 |
| Auto and Teams, Property Damage and Collision | 1,476,567 16 | 2,221,221 92 | 1,025,760 31 |
| Workmen's Compensation | 6,055,627 60 | 5,921,988 25 | 2,707,456 50 |

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, ROBERT NESS—Vice-President, L. A. LAVALLEE, K.C.—Manager, R. A. LEDUC—Secretary, BARON JOSEPH D'HALEWYN—Principal Office, Montreal, Canada.

(Incorporated by an Act of the Parliament of Canada April 27, 1907. Dominion license issued November 5, 1908.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 103,800 00 |
| Amount paid in cash | 62,275 00 |
| Amount of premium on capital stock paid in by stockholders | 1,338 50 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| Bonds and debs. owned:— | | | | |
| *On deposit with Receiver General—* | | | | |
| Dom. of Canada War Loan, 1934, 5½ p.c. | $ 20,000 00 | $ 19,646 71 | $ 20,000 00 | |
| Dom. of Canada Victory Loan, 1933, 5½ p.c. | 20,000 00 | 20,425 00 | 20,000 00 | |
| Town of Cartierville, 1942, 5 p.c. | 5,000 00 | 4,906 00 | 4,800 00 | |
| Parish of St. Romuald d'Etchemin, 1939, 5 p.c. | 5,000 00 | 5,000 00 | 4,400 00 | |
| Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c. | 11,000 00 | 11,000 00 | 9,900 00 | |
| Total on deposit with Receiver General | $ 61,000 00 | $ 60,977 71 | $ 59,100 00 | |
| *Held by the Company:—* | | | | |
| Railway:— | | | | |
| Quebec Ry., L. H. and P. Co., (1st mtge), 1939, 5 p.c. | 7,000 00 | 4,307 50 | 4,970 00 | |
| Total par, book and market values | $ 68,000 00 | $ 65,285 21 | $ 64,070 00 | |
| Carried out at book value | | | | $ 65,285 21 |
| Stock owned: | Par value. | Book value. | Market value. | |
| 75 shares Montreal L. H. & P. | $ 7,500 00 | $ 5,998 75 | $ 5,925 00 | |
| Carried out at book value | | | | 5,998 75 |
| Cash at head office | | | | 734 97 |
| Cash in Bank of Hochelaga, Montreal | | | | 2,442 44 |
| Total ledger assets | | | | $ 74,461 37 |
| Deduct market value of bonds, debentures and stock under book value | | | | 1,288 96 |
| | | | | $ 73,172 41 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest due | | 729 14 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Automobile (B) ($240.09 on business prior to Oct. 1, 1920) | $ 423 75 | |
| Live Stock in Canada ($167.18 on business prior to Oct. 1, 1920) | 4,581 12 | |
| Plate Glass ($352.51 on business prior to Oct. 1, 1920) | 3,979 88 | |
| Total | | 8,984 75 |
| Bills receivable held by the Company | | 1,074 92 |
| Office furniture, $2,441; veterinary fees, $20.95; sundries, $128.94 | | 2,590 89 |
| Total assets | | $ 86,552 11 |

THE GENERAL ANIMALS—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of automobile claims (B), unadjusted | $ 1,300 06 | |
| Net amount of live stock claims, unadjusted | 5,282 47 | |
| Net amount of plate glass claims, unadjusted | 105 89 | |
| Total net amount of unsettled claims | | $ 6,391 42 |
| Reserve of unearned premiums: | | |
| Automobile (B) | $ 9,365 32 | |
| Live Stock | 23,089 06 | |
| Plate Glass | 20,092 91 | |
| Total unearned premiums, $52,547.29; carried out at 80 per cent | | 42,037 82 |
| Reinsurance premiums due, (Live Stock), $244.17; return premiums (Auto. B),—$19.92 | | 224 25 |
| Sundry expenses, due | | 931 36 |
| Total liabilities in Canada | | $ 49,584 85 |

(2) *Liabilities in Other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, Live Stock, $19.50; carried out at 80 per cent | $ 15 60 |
| Total liabilities in other countries | $ 15 60 |
| Total liabilities in all countries (except capital stock | $ 49,600 45 |
| Surplus of assets over liabilities | $ 36,951 66 |
| Capital stock paid in cash | 62,275 00 |

INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (B) in Canada. | Live Stock. | | Plate Glass. in Canada. |
| | | in Canada. | outside Canada. | |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 35,666 91 | 94,426 02 | 282 00 | 33,895 81 |
| Less reinsurance | 772 84 | 11,815 13 | | |
| Less return premiums | 8,866 90 | 9,089 06 | 22 50 | 10,016 96 |
| Total deduction | 9,639 74 | 20,904 19 | | |
| Net cash received | 26,027 17 | 73,521 83 | 259 50 | 23,878 85 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business in all countries | | $ 123,687 35 |
| Cash received for interest on investments | | 3,821 86 |
| Total income | | $ 127,509 21 |

THE GENERAL ANIMALS—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Automobile (B). | Live Stock. | Plate Glass. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | | 3,508 20 | 374 24 |
| Paid for claims occurring during the year | 18,995 81 | 31,894 59 | 9,337 67 |
| Less savings and salvage | 758 00 | 2,858 86 | 687 78 |
| Less reinsurance | 309 63 | 568 16 | |
| Total deduction | 1,067 63 | 3,427 02 | |
| Net payment for said claims | 17,928 18 | 28,467 57 | 8,649 89 |
| Total net payment for claims | 17,928 18 | 31,975 77 | 9,024 13 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business in all countries | $ | 58,928 08 |
| Commission and brokerage | | 34,947 68 |
| Taxes | | 3,299 15 |
| Salaries, fees and travelling expenses:—Salaries, general and special agents, $11,993.19; Fees: directors, $980; auditors, $250.00; Travelling expenses, chief agency, $1,838.29 | | 15,061 48 |
| Miscellaneous expenditure, viz.: Advertising, $2,590.77; furniture and fixtures, $141; sundries, $674.32; legal expenses, $145.87; medical examiners' fees, $73.40; postage, telegrams, telephones and express, $932.95; printing and stationery, $2,877.16; rents, $1,550.40; collection and exchange, $46.07; adjustment expenses, $722.79 | | 9,754 73 |
| Total expenditure | $ | 121,991 12 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1919 | $ | 69,118 78 |
| Amount of income as above | | 127,509 21 |
| Total | $ | 196,627 99 |
| Amount of expenditure as above | $ 121,991 12 | |
| Loss on maturity of bond | 175 50 | |
| Total | $ | 122,166 62 |
| Balance, net ledger assets, at December 31, 1920 | $ | 74,461 37 |

THE GENERAL ANIMALS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| | in Canada. | in other Countries. | Total in all Countries. |
|---|---|---|---|
| | Premiums. | Premiums. | Premiums. |
| Automobile (B) | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 1,381 90 | | |
| Taken during the year—new and renewed | 36,065 10 | | |
| Total | 37,447 00 | | |
| Deduct terminated | 18,151 41 | | |
| Gross in force at end of 1920 | 19,295 59 | | |
| Deduct reinsured | 564 94 | | |
| Net in force at end of 1920 | 18,730 65 | | |
| Live Stock | | | |
| Gross in force at end of 1919 | 59,941 38 | 65 50 | 60,006 88 |
| Taken during the year—new and renewed | 87,130 54 | 243 00 | 87,373 54 |
| Total | 147,071 92 | 308 50 | 147,380 42 |
| Deduct terminated | 95,272 82 | 269 50 | 95,542 32 |
| Gross in force at end of 1920 | 51,799 10 | 39 00 | 51,838 10 |
| Deduct reinsured | 5,727 72 | | 5,727 72 |
| Net in force at end of 1920 | 46,071 38 | 39 00 | 46,110 38 |
| Plate Glass | | | |
| Gross in force at end of 1919 | 12,270 10 | | |
| Taken during the year—new and renewed | 35,912 84 | | |
| Total | 48,182 94 | | |
| Deduct terminated | 14,188 33 | | |
| Gross in force at end of 1920 | 33,994 61 | | |
| Deduct reinsured | | | |
| Net in force at end of 1920 | 33,994 61 | | |

## THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President and Managing Director, HENRY E. RAWLINGS—Vice-President, WM. MCMASTER—Secretary, WM. S. CHADWICK—Head Office, 285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Provinces of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in United States, January, 1881.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount subscribed | 668,600 00 |
| Amount paid in cash | 304,600 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company *(For details, see Schedule A.)* | | $ 340,850 00 |
| Book value of bonds and debs. *(For details, see Schedule B.)* | | 1,243,631 95 |
| Book value of stocks *(For details, see Schedule C.)* | | 799,448 82 |
| Cash on hand at head office and branch offices | | 5,673 00 |
| Cash in banks or trust companies, viz:— | | |
| Dominion Bank, Montreal: $12,606.91; Toronto, $6,540.95 | $ 19,147 86 | |
| Chase National Bank, New York | 102,702 36 | |
| Bank of Montreal, Montreal | 30,426 50 | |
| Bank of Montreal, Chicago | 2,000 00 | |
| Bank of Montreal, Winnipeg | 9,803 73 | |
| Bank of Buffalo, Buffalo | 9,446 79 | |
| Standard Bank of Canada, Toronto: | 23,094 73 | |
| Union Trust Co., Pittsburg, Pa | 18,902 73 | |
| Philadelphia Trust Co., Philadelphia | 27,803 84 | |
| Commercial Trust Co., Philadelphia | 5,000 00 | |
| Franklin National Bank, Philadelphia | 5,000 00 | |
| Beacon Trust Co., Boston | 10,000 00 | |
| Bank of Montreal, Chicago, current account | 12,021 57 | |
| Bank of Montreal, Montreal, current account | 40,971 80 | |
| Total cash in banks or trust companies | | 316,321 91 |
| This Company's equity in funds by New York Excise Committee | | 18,650 12 |
| Total ledger assets | | $ 2,724,575 80 |
| Deduct market value of bonds, debentures and stocks under book value | | 128,772 70 |
| | | $ 2,595,803 10 |

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $252 80; accrued, $12,434.79 | 12,687 59 |
| Rents due, $4,498.10, accrued, $145.04 | 4,643 14 |
| Agents' balances and premiums uncollected $4,552.09 was on business prior to Oct. 1, 1920 | 31,701 11 |
| Office furniture and fixtures, including safes at head office and branches | 8,495 55 |
| Total assets | $ 2,653,330 49 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of guarantee claims, unadjusted | $ 30,397 00 | |
| Net amount of guarantee claims, resisted, in suit (accrued prior to 1920) | 10,000 00 | |
| Total net amount of unsettled claims | | $ 40,397 00 |
| Reserve of unearned premiums, $72,041.24; carried out at 100 per cent | | 72,041 24 |
| Cash dividends to stockholders remaining unpaid, declared, but not yet due | | 9,138 00 |
| Salaries, rent, advertising etc., due and accrued | | 8,832 65 |
| Taxes due and accrued (estimated) | | 6,000 00 |
| Contingencies and surplus reinsurance reserve | | 125,000 00 |
| All other liabilities in Canada | | 101,059 96 |
| Reinsurance premiums, $2,474.93; return premiums, $293.06 | | 2,767 99 |
| Total liabilities in Canada | | $ 365,236 84 |

(2) *Liabilities in Other Countries.*

| | | |
|---|---|---|
| Net amount of guarantee claims, unadjusted | | $ 25,819 00 |
| Reserve of unearned premiums, $112,110.36; carried out at 100 per cent | | 112,110 36 |
| Taxes due and accrued (estimated) | | 20,000 00 |
| Salaries, rent, etc., due and accrued | | 5,385 76 |
| Return premiums | | 30 97 |
| All other liabilities | | 2,613 73 |
| Total liabilities in other countries | | $ 165,959 82 |
| Total liabilities (except capital stock) in all countries | | $ 531,196 66 |
| Excess of assets over liabilities | | $ 2,122,133 83 |
| Capital stock paid in cash | | 304,600 00 |
| Surplus over liabilities and capital | | $ 1,817,533 83 |

INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 154,783 25 | $ 269,761 00 | |
| Deduct reinsurance | $ 19,962 62 | $ 29,998 09 | |
| " return premiums | 11,964 45 | 18,919 55 | |
| Total deduction | $ 31,927 07 | $ 48,917 64 | |
| Net cash received for premiums | $ 122,856 18 | $ 220,843 36 | |
| Total net cash received for premiums in all countries | | | $ 343,699 54 |
| Received for interest and dividends | | | 112,578 03 |
| Profit on sale of Real Estate | | | 1,200 00 |
| Received for rents | | | −925 26 |
| Net income | | | $ 456,551 61 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

EXPENDITURE

| Claims. | Class of Business. in Canada. | Class of Business. in other Countries. |
|---|---|---|
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 3,415 72 | 31,051 96 |
| Less savings and salvage | 4,881 53 | 8,838 13 |
| " reinsurance | | 2,779 77 |
| Total deduction | | 11,617 90 |
| Net payment for said claims | — 1,465 81 | 19,434 06 |
| Paid for claims occurring during the year | 23,517 02 | 37,529 80 |
| Less savings and salvage | 9,153 70 | 7,156 83 |
| " reinsurance | | 71 03 |
| Total deduction | | 7,227 86 |
| Net payment for said claims | 14,363 32 | 30,301 94 |
| Total net payment for claims | 12,897 51 | 49,736 00 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 62,633 51 |
| Dividends paid stockholders | | 67,012 00 |
| Commission and brokerage | | 49,609 50 |
| Taxes | | 22,181 58 |
| Salaries, Fees and Travelling Expenses:—Salaries: Head Office, $64,080.87, general and special agents, $21,140.03; Fees: Directors, $11,850.00; auditors, $800.00; trustees, $199.00; Travelling Expenses: Officials, $1,845.11; agents, $1,095.03 | | 101,010 04 |
| Miscellaneous Expenditure, viz.:—Advertising, $8,097.70; furniture and fixtures, $76.00; inspections and surveys, $2,042.08; legal expenses, $2,832.37; office charges, $2,152.42; loss expenses, $5,434.31; postage, telegrams, telephones and express, $5,724.13; printing and stationery, $9,828.10; rents, $10,166.11; Benevolence, $10,388.15; examination expenses, $235.92 | | 56,977 29 |
| Total expenditure | $ | 359,423 92 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1919 | $ | 2,627,473 11 |
| Amount of cash income as above | | 456,551 61 |
| Total | $ | 3,084,024 72 |
| Amount of cash expenditure as above | | 359,423 92 |
| Written off ledger assets | $ 25 00 | |
| Total | | 359,448 92 |
| Balance, net ledger assets, December 31, 1920 | $ | 2,724,575 80 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums | Guarantee- in Canada. | in other Countries. | Totals in all Countries |
|---|---|---|---|
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 143,550 51 | 272,914 77 | 416,465 28 |
| Taken in 1920—New | 65,286 53 | 108,719 86 | 174,006 39 |
| Renewed | 89,203 65 | 171,525 11 | 260,728 76 |
| Totals | 298,040 69 | 553,159 74 | 851,200 43 |
| Less ceased | 131,306 71 | 298,114 79 | 429,421 50 |
| Gross in force at end of 1920 | 166,733 98 | 255,044 95 | 421,778 93 |
| Less reinsured | 23,824 49 | 27,675 51 | 51,500 00 |
| Net in force at end of 1920 | 142,909 49 | 227,369 44 | 370,278 93 |

SCHEDULE A.

Real estate owned by Company:—

| | Actual cost. | Book value. | Market value. |
|---|---|---|---|
| Head Office and adjoining building Beaver Hall Hill, Montreal | $ 296,687 00 | $ 340,000 00 | $ 400,000 00 |
| Lots 23 and 24, Bl. 9, Park and McCartney's Subdiv., Chicago | 2,500 00 | 850 00 | 850 00 |
| Totals | $ 299,187 00 | $ 340,850 00 | $ 400,850 00 |

SCHEDULE B.

Bonds and debs. owned by the company, viz.:—

*On deposit with Receiver General.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *City—* | | | |
| Montreal, 1939, 3½ p.c | $ 5,000 00 | $ 4,407 00 | $ 4,000 00 |
| Montreal, 1921, 4 p.c | 25,500 00 | 25,665 00 | 24,480 00 |
| Montreal, 1925, 4 p.c | 5,000 00 | 5,150 00 | 4,650 00 |
| Montreal corp. stock, 1925, 4 p.c | 10,000 00 | 10,000 00 | 9,300 00 |
| *Schools—* | | | |
| Montreal, P.S., 1942, 4 p.c | 10,000 00 | 9,417 00 | 8,400 00 |
| Winnipeg, S.D. No. 1, 1935, 4 p.c | 10,000 00 | 9,975 00 | 8,600 00 |
| Total on deposit with Receiver General | $ 65,500 00 | $ 64,614 00 | $ 59,430 00 |

*Held by the company, viz.:—*

| *Governments—* | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion of Canada War Loan, 1925, 5 p.c | $ 50,000 00 | $ 48,750 00 | $ 49,500 00 |
| Dominion of Canada War Loan, 1931, 5 p.c | 50,000 00 | 48,750 00 | 49,500 00 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c | 300,000 00 | 302,000 00 | 302,000 00 |
| Dominion of Canada Victory Loan, 1934, 5½ p.c | 150,000 00 | 140,892 02 | 140,892 02 |
| Dominion of Canada War Loan, 1937, 5½ p.c | 100,000 00 | 100,000 00 | 100,000 00 |
| †Prov. of Manitoba, 1935, 4 p.c | 20,000 00 | 20,600 00 | 17,200 00 |
| *United States Liberty Loan, 1928, 4¼ p.c | 25,000 00 | 25,000 00 | 25,000 00 |
| *United States Liberty Loan, 1938, 4¼ p.c | 116,200 00 | 110,990 00 | 110,990 30 |
| *United States Liberty Loan, 1942, 4¼ p.c | 79,150 00 | 79,150 00 | 79,150 00 |

THE GUARDIAN COMPANY OF NORTH AMERICA—*Concluded.*

SCHEDULE B—*Concluded.*

| | | | |
|---|---|---|---|
| Bonds and debs. owned by the company, viz.—*Concluded.* | | | |
| *Cities*— | | | |
| Montreal, 1939, 3½ p.c. | 2,000 00 | 1,762 80 | 1,600 00 |
| Montreal, 1921, 4 p.c. | 1,100 00 | 1,100 00 | 1,056 00 |
| Montreal, 1925, 4 p.c. | 400 00 | 400 00 | 372 00 |
| Montreal, 1927, 4 p.c. | 30,300 00 | 30,703 50 | 27,876 00 |
| ‡New York, 1960, 4½ p.c. | 142,000 00 | 142,425 58 | 141,592 50 |
| ‡New York, 1962, 4½ p.c. | 24,000 00 | 23,598 75 | 23,598 75 |
| ‡New York, 1964, 4½ p.c. | 34,000 00 | 33,436 25 | 33,436 25 |
| ‡New York, 1966, 4½ p.c. | 10,000 00 | 9,831 25 | 9,831 25 |
| ‡Richmond, Va., 1924, 4 p.c. | 14,000 00 | 14,700 00 | 14,000 00 |
| ‡Richmond, Va., 1926, 4 p.c. | 1,500 00 | 1,520 00 | 1,500 00 |
| Toronto, 1948, 4½ p.c. | 10,000 00 | 9,300 00 | 9,300 00 |
| Victoria, B.C., 1925, 4 p.c. | 12,000 00 | 11,940 00 | 10,800 00 |
| *Railways*— | | | |
| Lake Champlain and St. Lawrence Junction Ry. (g'teed as to interest by C.P.R.) 1940, 4 p.c. | 5,000 00 | 4,500 00 | 3,950 00 |
| Montreal Tramways, Deb. stock, perp., 5 p.c. | 25,000 00 | 16,042 50 | 19,500 00 |
| *Miscellaneous*— | | | |
| Montreal Board of Trade, 2nd Mtge., 1922, 5 p.c. | 2,500 00 | 1,625 00 | 2,300 00 |
| Total held by Company | $1,204,150 00 | $1,179,017 95 | $1,174,945 07 |

SCHEDULE C.

Stocks owned by the Company.

| | | Par value. | Book value. | Market value. |
|---|---|---|---|---|
| 220 | " Toronto Ry. Co. | $ 22,000 00 | $ 29,948 75 | $ 13,200 00 |
| 100 | " U.S. Guarantee Company | 10,000 00 | 11,000 00 | 29,000 00 |
| 800 | " Western Union Telegraph Company. | 80,000 00 | 68,463 00 | 78,400 00 |
| 2,161 | " Bell Telephone Co. of Canada | 216,100 00 | 252,700 00 | 216,100 00 |
| 700 | " Mackay Companies Prefd. | 70,000 00 | 49,968 75 | 44,800 00 |
| 297 | " Bank of Montreal | 29,700 00 | 68,593 29 | 58,212 00 |
| 1,100 | " Pennsylvania R.R. Co. | 55,000 00 | 70,308 72 | 51,150 00 |
| 175 | " Merchants Bank of Canada | 17,500 00 | 27,014 87 | 29,225 00 |
| 250 | " Great Northern Ry. Co. Prefd. (80 p.c. pd.) | 25,000 00 | 29,986 55 | 22,250 00 |
| 400 | " Molson's Bank | 40,000 00 | 82,577 00 | 68,000 00 |
| 100 | " Chicago, Milwaukee and St. Paul R.R. Co. | 10,000 00 | 12,552 09 | 3,500 00 |
| 1,500 | " Montreal Telegraph Co. | 60,000 00 | 96,335 80 | 66,000 00 |
| 3 shares | Philadelphia Bourse prefd. | 75 00 | ..... | 72 00 |
| 4 | " " common | 200 00 | ..... | 24 00 |
| | Total par, book and market values... | $ 635,575 00 | $ 799,448 82 | $ 679,933 00 |

†On deposit with Quebec Government. *With Company's custodians, New York. ‡On deposit with New York Insurance Dept. §On deposit with Virginia.

## HARTFORD ACCIDENT AND INDEMNITY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. M. BISSELL—Secretary, J. C. LEE—Principal Office, Hartford, Conn., U.S.A.—Chief Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto,

(Incorporated 1913. Commenced business in Canada Aug. 10, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed and paid in cash | 1,000 000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General:— | | | |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | $ 160,000 00 | $ 160,000 00 | |
| Carried out at market value | | | $ 160,000 00 |
| *Other Assets in Canada.* | | | |
| Cash in Imperial Bank of Canada, Toronto, Ont. | | | 19,021 95 |
| Interest accrued | | | 733 33 |
| Agents' balances and premiums uncollected, viz.: | | | |
| Accident | $ 17 50 | | |
| Automobile (B) | 322 00 | | |
| Burglary | 960 42 | | |
| Liability | 56 00 | | |
| Guarantee | 174 98 | | |
| Plate Glass | 109 65 | | |
| Sickness | 31 50 | | |
| Totals | | | 1,672 05 |
| Total assets in Canada | | | $ 181,427 33 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Reserve of uncarned premiums, viz.: | | |
| Accident | $ 22 92 | |
| Automobile (B) | 368 94 | |
| Burglary | 1,201 00 | |
| Liability | 64 17 | |
| Guarantee | 211 96 | |
| Plate Glass | 134 00 | |
| Sickness | 41 25 | |
| Total reserve, $2,044.42; carried out at 80 per cent | | $ 1,635 39 |
| Taxes due and accrued | | 1,000 00 |
| Total liabilities in Canada | | $ 2,635 39 |

### INCOME IN CANADA.

| | |
|---|---|
| Cash received for interest on investments | $ 4,443 75 |
| Total income in Canada | $ 4,443 75 |

HARTFORD ACCIDENT—*Continued.*

EXPENDITURE IN CANADA.

| | |
|---|---|
| Taxes | $ 1,724 00 |
| Salaries and travelling expenses:—Salaries, agents, $305.57; travelling expenses, agents, $215.20 | 520 77 |
| Miscellaneous expenditure, viz.:—Advertising, $15; postage, telegrams, telephones and express, $66.63; printing and stationery, $47.52; sundry, $47.88 | 177 03 |
| Total expenditure in Canada | $ 2,421 80 |

SUMMARY OF RISKS AND PREMIUMS.

| Description of Transaction | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile (B). | Burglary. | Liability. | Guarantee. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Taken in 1920, new and renewed | 25 00 | 402 50 | 1,288 90 | 70 00 | 231 23 |
| Gross and net in force at end of 1920 | 25 00 | 402 50 | 1,288 90 | 70 00 | 231 23 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DEC. 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,557,408 73 |
| Interest and dividends | 342,050 49 |
| Gross profit on sale or maturity of bonds and stocks | 994 05 |
| Gross profit on sale or maturity of ledger assets | 1,250 00 |
| Total income | $ 9,901,703 27 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 3,610,838 74 |
| Investigation and adjustment of claims | 589,852 97 |
| Cash paid stockholders for interest and dividends | 50,000 00 |
| Commission or brokerage to agents (less received on return premiums and reinsurance) | 1,945,235 27 |
| Salaries, travelling and all other expenses of agents not paid by commission | 301,289 53 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 474,045 39 |
| Salaries and expenses of pay-roll auditors | 84,415 73 |
| Inspections (other than medical and claims) | 167,058 65 |
| Rents | 83,263 49 |
| State taxes on premiums, Insurance Department licenses and fees | 159,758 98 |
| Federal taxes | 97,601 44 |
| All other licenses, fees and taxes | 20,293 99 |
| Gross loss on sale of real estate | 220 00 |
| All other disbursements | 229,601 77 |
| Total disbursements | $ 7,813,475 95 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 7,707,654 71 |
| Cash on hand, in trust companies and in banks | 1,274,498 31 |
| Funds in Workmen's Compensation Bureau | 130,090 62 |
| Advances made for Surety Bonds | 202.177 45 |
| Premiums in course of collection | 2,262,169 14 |
| Bills receivable | 839 54 |
| Other ledger assets | 93,566 27 |
| Total ledger assets | $11,670,996 04 |

HARTFORD ACCIDENT—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 91,713 28 |
| Total | $11,762,709 32 |
| Deduct assets not admitted | 599,791 23 |
| Total admitted assets | $11,162,918 09 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims and expenses of settlement | $ 4,302,306 14 |
| Investigation expenses | 7,600 00 |
| Total unearned premiums | 3,917,600 05 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 491,683 14 |
| Federal, state and other taxes due or accrued (estimated) | 203,991 00 |
| Salaries, rents, expenses, etc., due or accrued | 15,578 15 |
| Total liabilities, except capital | $ 8,938,758 48 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over capital and other liabilities | 1,224,159 61 |
| Total liabilities | $11,162,918 09 |

EXHIBIT OF PREMIUMS.

| — | Premiums written or renewed during the year. | Premiums terminated during the year. | Net Premiums in force at Dec. 31, 1920. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 364,651 92 | 314,580 28 | 251,766 78 |
| Liability | 3,402,133 59 | 2,819,548 48 | 2,352,852 27 |
| Burglary | 1,054,105 23 | 754,163 53 | 629,703 80 |
| Auto | 1,312,377 25 | 1,012,741 48 | 925,035 84 |
| Guarantee | 823,696 85 | 605,711 47 | 576,756 21 |
| Sickness | 183,439 34 | 155,845 02 | 115,702 11 |

## HARTFORD LIVE STOCK INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, R. M. BISSELL—Secretary, J. L. D. KEARNEY—Principal Office, New York, N.Y.—Chief Agent in Canada, PETER A. MCCALLUM—Head Office in Canada, Toronto.

(Incorporated 1916. Dominion license issued July 29, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz:— | | | |
| Province of Ontario, 1930, 6 p.c. | $ 25,000 00 | $ 25,000 00 | |
| Carried out at market value | | | $ 25,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Imperial Bank of Canada, Toronto | 4,965 92 |
| Interest accrued | 62 50 |
| Total assets in Canada | $ 30,028 42 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Taxes due and accrued | $ 750 00 |
| Total liabilities in Canada | $ 750 00 |

### INCOME IN CANADA.

| | |
|---|---|
| Received for interest | $ 750 00 |
| Total income in Canada | $ 750 00 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Salaries of general and special agents, $100; travelling expenses; officials, $275.65 | $ 375 65 |
| Taxes | 944 00 |
| Miscellaneous expenditure, viz:—Advertising, $35.70; postage, telegrams, telephones and express, $2.88; printing and stationery, $17.19; sundry, $21.16 | 76 93 |
| Total expenditure in Canada | $ 1,396 58 |

HARTFORD LIVE STOCK—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks owned | $ 719,595 22 |
| Cash on hand, in banks and in trust companies | 395,236 08 |
| Premiums in course of collection | 294,273 04 |
| Reinsurance due | 17,354 35 |
| Total ledger assets | $ 1,426,458 69 |
| Interest due and accrued | 8,734 64 |
| Gross assets | $ 1,435,193 33 |
| Deduct assets not admitted | 48,277 57 |
| Total admitted assets | $ 1,386,915 76 |

LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 36,004 80 |
| Total unearned premiums | 361,332 23 |
| Commission, brokerage, and other charges due or to become due | 45,045 72 |
| Federal, state and other taxes due or accrued (estimated) | 15,000 00 |
| Total liabilities | $ 457,382 75 |
| Capital stock paid up in cash | 500,000 00 |
| Surplus over all liabilities and capital stock | 429,533 01 |
| Total liabilities | $ 1,386,915 76 |

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 1,005,051 81 |
| Interest and dividends | 41,066 28 |
| Agents' balances previously charged off | 104 16 |
| Total income | $ 1,046,222 25 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 394,201 85 |
| Investigation and adjustment of claims | 9,426 28 |
| Commission or brokerage | 126,928 86 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 44,186 44 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 89,322 55 |
| Inspection (other than medical claim) | 690 24 |
| Rents | 2,964 50 |
| State taxes on premiums, Insurance Department licenses and fees | 17,299 47 |
| Federal taxes | 9,630 62 |
| All other fees and taxes | 3,749 92 |
| All other disbursements | 28,252 89 |
| Total disbursements | $ 726,653 62 |

EXHIBIT OF PREMIUMS.

*Live Stock.*

| | |
|---|---|
| Premiums on policies written or renewed during the year | $ 1,928,341 52 |
| Premiums on policies expired and terminated | 1,026,723 07 |
| Premiums on policies in force at end of year | 722,664 46 |

## THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, CHAS. S. BLAKE—Secretary, W. R. C. CORSON—Principal Office, Hartford, Conn.—Chief Agent in Canada, H. N. ROBERTS—Head Office in Canada, Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 2,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General— | | | |
| Commonwealth of Massachusetts, 1941, 3 p.c. | $ 45,000 00 | $ 39,600 00 | |
| Carried out at market value | | | $ 39,600 00 |
| Interest accrued | | | 675 00 |
| Total assets in Canada | | | $ 40,275 00 |

### LIABILITIES IN CANADA.

Nil.

### INCOME IN CANADA.

| | |
|---|---|
| Net cash received for premiums | $ 1,300 00 |
| Cash received for interest on deposit with Receiver General | 1,350 00 |
| Total income in Canada | $ 2,650 00 |

### EXPENDITURE IN CANADA.

Nil.

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DEC. 31, 1920.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 90,000 00 |
| Mortgage loans on real estate, first liens | 1,533,250 00 |
| Loans on collaterals | 10,000 00 |
| Book value of bonds and stocks | 6,487,955 24 |
| Cash on hand, in trust companies and in banks | 366,891 88 |
| Gross premiums in course of collection | 790,224 38 |
| Total ledger assets | $ 9,278,321 50 |

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

THE HARTFORD STEAM BOILER—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 116,654 78 |
| Gross assets | $ 9,394,976 28 |
| Deduct assets not admitted | 361,545 18 |
| Total admitted assets | $ 9,033,431 10 |

LIABILITIES.

| | |
|---|---|
| Total unpaid claims | $ 205,160 80 |
| Unearned premiums | 4,512,194 11 |
| Commission, brokerage and all other charges due or to become due to agents or brokers | 145,639 89 |
| Federal, state and other taxes due or accrued (estimated) | 200,000 00 |
| Special contingent reserve | 39,318 96 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 4,000 00 |
| Total liabilities, except capital stock | $ 5,106,313 76 |
| Capital stock paid up | 2,000,000 00 |
| Surplus over all liabities | 1,927,117 34 |
| Total liabilities | $ 9,033,431 10 |

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 3,335,346 88 |
| Interest and dividends | 364,433 39 |
| Rents | 16,347 92 |
| Inspections | 105,789 45 |
| All other income | 3,044 40 |
| Total cash income | $ 3,824,962 04 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 379,996 97 |
| Investigation and adjustment of claims | 823 33 |
| Commission and brokerage | 510,170 20 |
| Interest or dividends to stockholders | 250,000 00 |
| Salaries, fees and all other compensation of officers, directors, trustees, and home office employees | 93,626 72 |
| Salaries, travelling and other expenses of agents not paid by commission | 502,269 13 |
| Inspections, other than medical and claim | 896,553 92 |
| Rents | 11,000 00 |
| Taxes on real estate, $4,743.75; repairs and expenses, $23,081.10 | 27,824 85 |
| State taxes on premiums, Insurance Department licenses and fees | 67,922 33 |
| Federal taxes | 129,351 44 |
| All other licenses, fees and taxes | 92,260 84 |
| Gross loss on sale or maturity of bonds | 34,738 87 |
| All other disbursements | 106,352 05 |
| Total disbursements | $ 3,102,890 65 |

EXHIBIT OF PREMIUMS.

| | Steam Boiler. | Fly Wheel. |
|---|---|---|
| Premiums wirtten or renewed during the year | $ 3,195,806 16 | $ 932,819 64 |
| Premiums on risks terminated during the year | 2,310,502 46 | 282,453 32 |
| Net premiums in force at December 31, 1920 | 7,157,672 81 | 1,201,646 72 |

## *INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, A. A. AETSCHULER—Secretary, C. T. JOHNSON—Principal Office, 15 Exchange Place, Jersey City, N.J.—Chief Agent in Canada, NEIL SINCLAIR—Head Office in Canada, Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 300,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General— | | | |
| United States Consuls, 1930, or later, 2 p.c. | $ 5,000 00 | $ 5,000 00 | |
| Carried out at market value | | | $ 5,000 00 |
| Total assets in Canada | | | $ 5,000 00 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net reserve of unearned premiums, $3,340; carried out at 80 per cent | 2,672 00 |
| Taxes due and accrued | 200 00 |
| Total liabilities in Canada | 2,872 00 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 7,203 00 | |
| Deduct return premiums | 181 50 | |
| Total net cash received for premiums | | $ 7,021 50 |
| Total income in Canada | | $ 7,021 50 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Paid for claims occurring in previous years | 836 35 | |
| Paid for claims occurring during the year | 841 33 | |
| Total paid for claims | | $ 1,677 68 |
| Taxes | | 611 62 |
| Miscellaneous expenses: Postage, telegrams, telephone and express, $72.00; legal expenses, $315.33 | | 387 33 |
| Total expenditure in Canada | | $ 2,676 63 |

### RISKS AND PREMIUMS IN CANADA.

| *Guarantee Risks.* | Premiums. |
|---|---|
| Gross policies in force at end of 1919 | 6,240 00 |
| Taken during 1920, new | 3,457 50 |
| renewed | 3,682 50 |
| Total | $ 13,380 00 |
| Less ceased | 6,700 00 |
| Gross and net in force December 31, 1920 | $ 6,680 00 |

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

INTERNATIONAL FIDELITY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 1,219,897 50 |
| Cash on hand, in trust companies and in banks | 121,382 42 |
| Premiums in course of collection | 13,918 71 |
| Total ledger assets | $ 1,355,198 63 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 11,674 72 |
| Gross assets | $ 1,366,873 35 |
| Deduct assets, not admitted | 1,029 15 |
| Total admitted assets | $ 1,365,844 20 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 37,868 91 |
| Unearned premiums | 101,359 28 |
| Investigation and adjustment of claims | 4,000 00 |
| Commission and brokerage | 3,463 98 |
| Federal Taxes (est) | 16,000 00 |
| Reinsurance, $2,075.77; return premiums, $1,596.28 | 3,672 05 |
| All other liabilities | 86 55 |
| Total liabilities, except capital stock | $ 166,450 77 |
| Capital stock paid in cash | 300,000 00 |
| Surplus | 899,393 43 |
| Total liabilities | $ 1,365,844 20 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 203,786 77 |
| Interest and dividends | 60,714 28 |
| Gross profit on sale or maturity of bonds and stocks | 1,593 75 |
| Gross increase, by adjustment, in book value of ledger assets | 1,062 50 |
| From all other sources | 2,951 61 |
| Total income | $ 270,108 91 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ −26,832 29 |
| Dividends to shareholders | 45,000 00 |
| Commissions or brokerage including agents' allowances | 15,187 98 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 34,908 80 |
| Rents | 4,531 00 |
| State taxes on premiums, Insurance Department licenses and fees | 793 54 |
| Federal taxes | 1,015 48 |
| Gross decrease, by adjustment, in book value of ledger assets | 43,619 17 |
| All other disbursements | 20,173 89 |
| Total disbursements | $ 138,397 57 |

EXHIBIT OF PREMIUMS—FIDELITY RISKS.

| | |
|---|---|
| Amount written or renewed during the year | $ 164,060 66 |
| Amount terminated during the year | 165,059 94 |
| Net amount in force December 31, 1920 | 139,160 92 |

## LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. T. WOODS—Secretary, C. E. W. CHAMBERS—Principal Office, 61 and 63 William Street, New York—Chief Agents in Canada, Reed, Shaw and McNaught—Principal Office in Canada, Toronto.

(Incorporated August, 1882. Commenced business in Canada, July 12, 1886.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 250,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Canada Victory Loan, 1927, 5½ p.c. | $ 1,500 00 | $ 1,500 00 | |
| Province of Manitoba, 1930, 4 p.c. | 40,000 00 | 35,200 00 | |
| *Cities—* | | | |
| Calgary, 1933, 4½ p.c. | 5,000 00 | 4,350 00 | |
| London, 1940, 4 p.c. | 10,000 00 | 8,600 00 | |
| Montreal (St. Louis), 1937, 4 p.c. | 15,000 00 | 12,900 00 | |
| Regina, 1928, 5 p.c. | 6,000 00 | 5,700 00 | |
| Westmount, 1945, 4 p.c. | 10,000 00 | 8,400 00 | |
| Westmount, 1947, 4½ p.c. | 2,000 00 | 1,820 00 | |
| *Town—* | | | |
| Maisonneuve, 1950, 4½ p.c. | 10,900 00 | 8,938 00 | |
| Total on deposit with Receiver General | $ 100,400 00 | $ 87,408 00 | |
| Carried out at market value | | | $ 87,408 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 1,057 78 |
| Agents' balances and premiums uncollected | 1,011 65 |
| Total assets in Canada | $ 89,477 43 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 5,988 05 |
| Reserve of unearned premiums, $42,617.57; carried out at 80 per cent. | 34,094 05 |
| Taxes due and accrued | 2,500 00 |
| Total liabilities in Canada | $ 42,582 10 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 104,542 36 | |
| Deduct return premiums | 24,279 90 | |
| Net cash received for premiums | | $ 80,262 46 |
| Received for interest on investments | | 4,188 00 |
| Total income in Canada | | $ 84,450 46 |

LLOYDS PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 11,486 82 | |
| Net amount paid for claims occurring during the year | 42,002 63 | |
| Total net amount paid for claims | | $ 53,489 45 |
| Commission and brokerage | | 33,442 49 |
| Salaries and travelling expenses, viz.:—Salaries of head office officials, $2,007.46; travelling expenses of officials, $267.77 | | 2,275 23 |
| Taxes | | 2,745 62 |
| Miscellaneous expenditure, viz.:—Advertising, $130.38; postage, telegrams, telephones, express and duty, $533.02; printing and stationery, $674.87; underwriters' expenses, $309.52 | | 1,647 79 |
| Total expenditure in Canada | | $ 93,600 58 |

RISKS AND PREMIUMS IN CANADA.

| *Plate Glass Risks.* | Premiums. |
|---|---|
| Gross policies in force at end of 1919 | $ 117,706 67 |
| Taken during 1920, new and renewed | 102,912 20 |
| Total | $ 220,618 87 |
| Deduct terminated | 135 383 73 |
| Gross and net in force at December 31, 1920 | $ 85,235 14 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 519,500 00 |
| Book value of stocks and bonds held by the company | 584,732 79 |
| Cash on hand, in trust companies and in banks | 126,504 14 |
| Premiums in course of collection | 319,147 34 |
| Total ledger assets | $ 1,549,884 27 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 5,159 40 |
| Rents due | 500 00 |
| Salvage and new glass on hand | 7,928 12 |
| Gross assets | $ 1,563,471 79 |
| Deduct assets not admitted | 39,330 26 |
| Total admitted assets | $ 1,524,141 53 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 127,267 80 |
| Reserve for unearned premiums | 718,572 43 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 92,545 20 |
| Federal, state and other taxes due or accrued (estimated) | 40,000 00 |
| Salaries, rents, etc., due and accrued | 1,619 96 |
| Return premiums | 5,363 40 |
| Other liabilities | 110 19 |
| Total liabilities, except capital stock | $ 985,478 98 |
| Capital stock paid up | 250,000 00 |
| Surplus over capital and liabilities | 288,662 55 |
| Total liabilities | $ 1,524,141 53 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 1,430,717 75 |
| Interest and dividends | 26,443 61 |
| Rents | 33,255 70 |
| From agents' balances previously charged off | 186 00 |
| Gross profit on sale or maturity of ledger assets | 337,038 15 |
| From all other sources | 110 19 |
| Total income | $ 1,827,751 40 |

LLOYDS PLATE GLASS—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 622,774 74 |
| Dividends to stockholders | 30,000 00 |
| Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums | 416,548 31 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 91,088 87 |
| Salaries, travelling and all other expenses of agents not paid by commission | 7,275 58 |
| State taxes on premiums, Insurance Department licenses and fees | 19,856 43 |
| Rents | 12,522 26 |
| Repairs and expenses on real estate | 11,349 58 |
| All other licenses, fees and taxes | 25,677 24 |
| Federal taxes | 4,145 31 |
| All other disbursements | 70,555 43 |
| Gross loss on sale or maturity of ledger assets | 77,725 79 |
| Total disbursements | $ 1,389,519 54 |

EXHIBIT OF PREMIUMS.

| | |
|---|---|
| Premiums on plate glass risks written or renewed during the year | $ 1,891,437 12 |
| Premiums on risks terminated during the year | 1,411,791 04 |
| Premiums on net amount in force at December 31, 1920 | 1,440,532 54 |

## LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, S. A. ALLEN—Secretary, F. R. PARKS—Principal Office, Boston, Mass.—Chief Agent in Canada, WILLIAM ATKINS—Head Office in Canada, Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 100,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General, viz:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Can. Victory Loan, 1933, 5½ p.c | $ 3,000 00 | $ 3,000 00 | |
| Dom. of Can. Victory Loan, 1934, 5½ p.c | 10,000 00 | 10,000 00 | |
| Prov. of Alberta, 1924, 4½ p.c | 10,000 00 | 9,500 00 | |
| Prov. of Ontario, 1941, 4 p.c | 13,000 00 | 11,310 00 | |
| Massachusetts State, 1941, 3 p.c | 5,000 00 | 4,400 00 | |
| Massachusetts State, 1923, 3½ p.c | 1,000 00 | 990 00 | |
| Massachusetts State, 1924, 3½ p.c | 5,000 00 | 5,000 00 | |
| Massachusetts State, 1929, 3½ p.c | 3,000 00 | 3,000 00 | |
| *City—* | | | |
| Vancouver, 1924, 4½ .pc | 10,000 00 | 9,400 00 | |
| Total on deposit with Receiver General | $ 60,000 00 | $ 56,600 00 | |
| Carried out at market value | | | $ 56,600 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 200 00 |
| Cash in Standard Bank, Toronto | 27,405 09 |
| Interest accrued | 869 17 |
| Office furniture and plans | 1,500 00 |
| Total assets in Canada | $ 86,574 26 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of accident and sickness claims, unadjusted | $ 22,790 00 |
| Reserve of unearned premiums, $37,709.17; carried out at 100 per cent | 37,709 17 |
| Due and accrued for salaries, rent, advertising, agency and other expenses | 592 53 |
| Taxes due and accrued | 3,665 17 |
| Premiums paid in advance | 5,939 25 |
| Estimated cost of adjusting claims | 173 28 |
| Total liabilities in Canada | $ 70,869 40 |

### INCOME IN CANADA.

*Accident and Sickness Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 181,379 74 | |
| Deduct return premiums | 735 12 | |
| Net cash received for said premiums | | $ 180,374 62 |
| Received for interest | | 2,685 60 |
| Received from policy fees | | 26,362 40 |
| Exchange | | 195 33 |
| Total income in Canada | | $ 209,887 95 |

LOYAL PROTECTIVE—*Continued.*

EXPENDITURE IN CANADA.

*Accident and Sickness.*

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 18,467 12 | |
| Net amount paid for claims occurring during the year | 88,739 86 | |
| Total net amount paid for accident and sickness claims | | $ 107,206 98 |
| Paid for commission or brokerage | | 34,890 08 |
| Salaries of head office officials, $5,273.30; do of agents, $2.675; travelling expenses: officials, $160.71; agents, $2,916.89 | | 11,025 90 |
| Taxes, licenses, etc. | | 5,500 66 |
| Miscellaneous expenditure, viz.:—Advertising, $410.15; office supplies, $328.96; insurance and bonding companies, $36.30; postage, telegrams, telephones and express, $3,024.58; printing and stationery, $2,837.73; rent, $1,000; insurance journals, etc., $29; legal expenses, $63; inspections and surveys, $549.40; advance to agents, $1,552.15; proportion Home Office expenses, $31,211.57 | | 41,042 84 |
| Total expenditure in Canada | | $ 199,666 46 |

RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

| | Premiums. |
|---|---|
| Gross policies in force at end of 1919 | $ 40,770 25 |
| Taken during 1920 new and renewed | 181,379 74 |
| Total | $ 222,149 99 |
| Deduct terminated | 165,586 24 |
| Gross and net in force at December 31, 1920 | $ 56,563 75 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks owned | $ 466,560 62 |
| Cash on hand, in banks and in trust companies | 206,223 14 |
| Total ledger assets | $ 672,783 76 |
| Interest due and accrued | 6,448 97 |
| Gross assets | $ 679,232 73 |
| Deduct assets not admitted | 33,458 12 |
| Total admitted assets | $ 645,774 61 |

LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 125,000 00 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 725 80 |
| Total unearned premiums | 195,983 58 |
| Commission, brokerage, and other charges due or to become due | 3,825 43 |
| Salaries, rent, etc., due or accrued | 500 00 |
| Federal, state and other taxes due or accrued (estimated) | 19,714 94 |
| Total liabilities | $ 345,749 75 |
| Capital stock paid up in cash | 100,000 00 |
| Surplus over all liabilities and capital stock | 200,024 86 |
| Total liabilities | $ 645,774 61 |

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 870,445 40 |
| Policy fees required or represented by applications | 130,313 31 |
| Interest and dividends | 24,736 43 |
| Agents' balances previously charged off | 4,709 87 |
| Total income | $ 1,030,205 01 |

LOYAL PROTECTIVE—*Concluded.*

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 492,390 18 |
| Investigation and adjustment of claims | | 8,434 74 |
| Policy fees retained by agents | | 129,952 21 |
| Commission or brokerage | | 47,391 25 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 129,107 09 |
| Salaries, travelling and all other expenses of agents not paid by commissions | | 51,425 07 |
| Medical examiners' fees and salaries | | 220 00 |
| Rents | | 9,618 94 |
| State taxes on premiums, Insurance Department licenses and fees | | 18,065 51 |
| Federal taxes | | 17,744 99 |
| All other fees and taxes | | 2,904 22 |
| Paid stockholders for interest or dividends | | 10,000 00 |
| Agents' balances charged off | | 6,430 90 |
| Gross loss on sale or maturity of ledger assets | | 15,659 08 |
| All other disbursements | | 48,956 07 |
| Total disbursements | $ | 988,300 25 |

EXHIBIT OF PREMIUMS.

*Accident and Sickness.*

| | | |
|---|---|---|
| Premiums on policies written or renewed during the year | $ | 873,565 68 |
| Premiums on policies expired and terminated | | 827,425 18 |
| Premiums on policies in force at end of year | | 260,436 50 |

## LUMBERMEN'S MUTUAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, JAMES KEMPER—Secretary, E. E. HOOPER—Principal Office, Chicago, Illinois—Chief Agent in Canada, E. D. HARDY—Principal Office in Canada, Ottawa.

(Incorporated August, 1912. Dominion license issued July 23, 1920).

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada War Loan, 1934, 5½ p.c. | $ 21,000 00 | $ 17,660 46 | |
| Carried out at market value | | | $ 17,660 46 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Montreal | 1,446 15 |
| Interest accrued | 192 50 |
| Agents' balances and premiums uncollected | 372 00 |
| Total assets in Canada | $ 19,671 11 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums | $ 511 19 |
| Total liabilities in Canada | $ 511 19 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for automobile (B) premiums | $ 681 73 | |
| Deduct return premiums | 31 35 | |
| Net cash received for premiums | | $ 650 38 |
| Received for interest on investments | | 577 50 |
| Total income in Canada | | $ 1,227 88 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Paid for commission and brokerage | $ 178 91 |
| Insurance Department fees | 235 30 |
| Total expenditure in Canada | $ 414 21 |

### RISKS AND PREMIUMS IN CANADA.

| *Automobile (B) Risk.* | Premiums. |
|---|---|
| Taken during 1920, new and renewed | $ 1,053 73 |
| Deduct terminated | 31 35 |
| Gross and net in force at December 31, 1920 | $ 1,022 38 |

LUMBERMEN'S MUTUAL CASUALTY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | $ | 55,050 00 |
| Book value of stocks and bonds held by the compaay | | 747,821 47 |
| Cash on hand, in trust companies and in banks | | 59,663 37 |
| Premiums in course of collection | | 311,011 92 |
| Total ledger assets | $ | 1,173,546 76 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Market value of real estate over book value | | 93 49 |
| Interest accrued | | 9,024 52 |
| Gross assets | $ | 1,182,664 77 |
| Deduct assets not admitted | | 16,981 54 |
| Total admitted assets | $ | 1,165,683 23 |

LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 353,348 44 |
| Unearned premiums | | 440,907 09 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | | 9,296 70 |
| Federal, state and other taxes due or accrued (estimated) | | 18,500 00 |
| All other liabilities | | 30,540 56 |
| Estimated expenses of investigation and adjustment of claims | | 6,270 00 |
| Total liabilities, except capital stock | $ | 858,862 79 |
| Surplus as regards policyholders | | 306,820 44 |
| Total liabilities | $ | 1,165,683 23 |

INCOME.

| | | |
|---|---|---|
| Net cash received for premiums | $ | 1,526,628 23 |
| Interest and dividends | | 22,818 96 |
| Total income | $ | 1,549,447 19 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 436,199 94 |
| Dividends to policyholders | | 139,161 51 |
| Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums | | 51,385 40 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | | 111,944 45 |
| Salaries, travelling and all other expenses of agents not paid by commission | | 34,023 41 |
| State taxes on premiums, Insurance Department licenses and fees | | 13,751 79 |
| Rents | | 4,096 38 |
| All other licenses, fees and taxes | | 104 05 |
| Federal taxes | | 12,426 49 |
| Investigation and adjustment of claims | | 147,318 49 |
| All other disbursements | | 105,994 49 |
| Total disbursements | $ | 1,056,406 40 |

EXHIBIT OF PREMIUMS.

| | | |
|---|---|---|
| Premiums on Automobile (B) risks written or renewed during the year | $ | 31,829 23 |
| Premiums on risks terminated during the year | | 152,603 00 |
| Premiums on net amount in force at December 31, 1920 | | 16,046 79 |

## *MARYLAND ASSURANCE CORPORATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. H. BURNS—Secretary, EDWARD A. HARTMAN, JR.—Principal Office, Baltimore, Md.—Chief Agent in Canada, F. J. LIGHTBOURN—Head Office in Canada, Toronto.

(Incorporated Sept. 1, 1917. Dominion license issued January, 1918)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 600,000 00 |

*This Corporation has reinsured all its outstanding accident and sickness business with the Maryland Casualty Company. The deposit of this Corporation, with the exception of $30,000 par value which has been retained to cover outstanding liabilities, has been released.

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, Viz.:— | | | |
| Dominion of Canada bonds, 1931, 5 p.c. | $ 20,000 00 | $ 19,800 00 | |
| Dominion of Canada War Loan, 1922, 5½ p.c. | 10,000 00 | 10,000 00 | |
| Total on deposit with Receiver General | $ 30,000 00 | $ 29,800 00 | |
| Carried out at market value | | | $ 29,800 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz:— | | |
| Bank of Montreal, Toronto | $ 1,615 79 | |
| Royal Bank, Montreal | 621 32 | |
| Total cash in banks | | 2,237 11 |
| Interest accrued | | 295 84 |
| Total assets in Canada | | $ 32,332 95 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 880 00 | |
| Sickness, unadjusted | 2,061 42 | |
| Total net amount of unsettled claims | | $ 2,941 42 |
| Taxes due and accrued | | 21,000 00 |
| Return premiums | | 77 03 |
| Total liabilities in Canada | | $ 24,018 45 |

MARYLAND ASSURANCE—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Accident. | Sickness. |
| | $ cts. | $ cts. |
| Gross cash received | 55,168 09 | 62,210 80 |
| Less reinsurance | 29,290 98 | 33,030 24 |
| Less return premiums | 12,609 54 | 14,219 26 |
| Total deduction | 41,900 52 | 47,249 50 |
| Net cash received | 13,267 57 | 14,961 30 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 28,228 87 |
| Cash received for interest on investments | 5,304 74 |
| Total income in Canada | $ 33,533 61 |

EXPENDITURE IN CANADA.

| | Class of Business. | |
|---|---|---|
| | Accident. | Sickness. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 6,677 66 | 14,642 42 |
| Less savings and salvage | 73 21 | |
| Net payment for said claims | 6,604 45 | |
| Paid for claims occurring during the year | 8,689 16 | 32,888 48 |
| Less savings and salvage | 66 06 | 222 41 |
| Net payment for said claims | 8,623 10 | 32,666 07 |
| Total net payment for claims | 15,227 55 | 47,308 49 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 62,536 04 |
| Commission and brokerage | 1,736 62 |
| Taxes, fire | 4,057 72 |
| Miscellaneous expenditure, viz.:—Advertising, $247.40; postage, telegrams, telephones and express, $114.96; Insurance Superintendence, $100.94 | 463 30 |
| Total expenditure in Canada | $ 68,793 68 |

SUMMARY OF PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Accident | Sickness. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | 67,238 58 | 82,180 49 |
| Taken in 1920 New | 47,013 12 | 52,247 04 |
| Totals | 114,251 70 | 134,427 53 |
| Less ceased | 55,350 18 | 68,686 60 |
| Gross in force at end of 1920 | 58,901 52 | 65,740 93 |
| Less reinsured | 58,901 52 | 65,740 93 |

MARYLAND ASSURANCE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 171,674 74 |
| Exchange and profit on sale of furniture | 5,010 84 |
| Total income | $ 176,685 58 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 748,230 56 |
| Investigation and adjustment of claims | 19,998 08 |
| Commissions or brokerage (less amount received on return premiums and reinsurances) | 45,026 81 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 40,821 09 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 11,705 71 |
| Inspections (other than medical and claim) | 2,020 25 |
| Rents | 2,204 00 |
| State taxes on premiums, Insurance Department licenses and fees | 42,597 00 |
| Federal taxes | 11,016 00 |
| All other licenses, fees and taxes | 24,254 14 |
| All other disbursements | 20,415 72 |
| Total disbursements | $ 968,289 36 |

### LEDGER ASSETS.

| | |
|---|---|
| Gross premiums in course of collection | $ −1,232 91 |
| Reinsured losses recoverable | 2,871 87 |
| Agents' balances | 271 37 |
| Due from other sources | 930 54 |
| Non ledger assets | 400 70 |
| Gross assets | $ 3,241 57 |
| Deduct assets not admitted | 271 37 |
| Total admitted assets | $ 2,970 20 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 51,613 11 |
| Federal, state and other taxes due or accrued (estimated) | 18,753 27 |
| Due on account of reinsurance | 22 30 |
| Total liabilities, excluding capital stock | $ 70,388 68 |
| Captial stock paid up in cash | 50,000 00 |

### EXIBIT OF PREMIUMS.

| | Premiums written or renewed during the year. | Premiums terminated during the year. |
|---|---|---|
| | $ cts. | $ cts. |
| Accident | 791,775 23 | 988,853 78 |
| Health | 675,530 89 | 1,219,732 47 |

## MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, F. HIGHLANDS BURNS—Secretary, JOHN A. HARTMAN—Principal Office, Baltimore, Md., U.S.A.—Chief Agent in Canada, F. J. LIGHTBOURN—Head Office in Canada, Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 3,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*) | | $ 436,754 96 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 200 00 |
| Cash in banks and loan company, viz:— | | |
| Central Canada Loan and Savings Co., Toronto | $ 10,593 09 | |
| Royal Bank of Canada, Montreal | 2,922 04 | |
| Royal Bank of Canada, Toronto | 10,162 79 | |
| Total cash in banks and loan company | | 23,677 92 |
| Interest due and accrued | | 4,603 80 |
| Special deposit with Province of Manitoba | | 25,442 82 |
| Agents' balances and premiums uncollected, viz: | | |
| Accident | $ 6,985 71 | |
| Automobile (B) | 1,622 67 | |
| Burglary | 9,690 61 | |
| Liability | 11,342 24 | |
| Guarantee ($75 accrued prior to Oct. 1, 1920) | 10,111 01 | |
| Plate Glass ($4,010.84 accrued prior to Oct. 1, 1920) | 5,652 11 | |
| Sickness | 7,877 49 | |
| Sprinkler Leakage | 4,985 01 | |
| Steam Boiler | 6,630 75 | |
| Total, $64,897.55; (less $18,848.85 commission) | | 46,048 70 |
| Total assets in Canada | | $ 536,728 20 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims: | | |
| Accident, unadjusted | $ 3,259 33 | |
| Automobile (B) unadjusted | 5,156 28 | |
| Burglary, unadjusted | 17,207 99 | |
| Liability, unadjusted | 51,244 67 | |
| Guarantee, unadjusted | 10,002 00 | |
| Plate Glass, unadjusted | 1,136 37 | |
| Sickness, unadjusted | 6,193 54 | |
| Sprinkler Leakage, unadjusted | 10,935 75 | |
| Total net amount of unsettled claims | | $ 105,135 93 |

MARYLAND CASUALTY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz:— | | |
| Accident | $ 26,647 63 | |
| Automobile (B) | 19,282 61 | |
| Burglary | 62,982 81 | |
| Liability | 13,549 52 | |
| Guarantee | 14,021 98 | |
| Plate Glass | 9,319 80 | |
| Sprinkler Leakage | 59,157 47 | |
| Steam Boiler | 42,057 95 | |
| Sickness | 30,049 46 | |
| Total reserve, $277,069.23; carried out at 80 per cent | | $ 221,655 38 |
| Taxes due and accrued | | 26,000 00 |
| Total liabilities in Canada | | $ 352,791 31 |

INCOME IN CANADA.

| — | Accident. | Automobile (B) | Burglary. | Liability. | Guarantee. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 46,130 30 | 52,566 77 | 71,814 39 | 127,552 41 | 37,919 19 |
| Deduct return premiums | 5,144 75 | 11,166 10 | 10,722 01 | 32,742 47 | 6,123 16 |
| Net cash received | 40,985 55 | 41,400 67 | 61,092 38 | 94,809 94 | 31,796 03 |

| — | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 15,676 06 | 52,023 58 | 63,072 05 | 46,774 86 |
| Deduct return premiums | 2,216 87 | 5,801 51 | 11,291 35 | 10,396 94 |
| Net cash received | 13,459 19 | 46,222 07 | 51,780 70 | 36,377 92 |

| | | |
|---|---|---|
| Total net cash received for premiums | | $ 417,924 45 |
| Received for interest and dividends on bonds, stocks, etc | | 17,709 62 |
| Income from all other sources | | 7 50 |
| Total income in Canada | | $ 435,641 57 |

MARYLAND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

| —— | Accident | Automobile (B) | Burglary. | Liability. | Guarantee. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | | 4,082 62 | 2,344 45 | 13,245 99 | 929 04 |
| Deduct savings and salvage | | 9 05 | | | 721 00 |
| Net paid for said claims | | 4,073 57 | | | 208 04 |
| Paid for claims occurring during the year | 17,468 90 | 15,933 75 | 18,616 24 | 34,808 91 | 501 77 |
| Deduct savings and salvage | | 494 04 | 29 95 | 1,970 40 | |
| Net paid for said claims | | 15,439 71 | 18,586 29 | 32,838 51 | |
| Total net paid for said claims | 17,468 90 | 19,513 28 | 20,930 74 | 46,084 50 | 709 81 |

| —— | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Paid for claims occurring in previous years | 945 19 | 12 14 | 14,433 84 | |
| Net paid for said claims | 8,754 69 | 6,069 29 | 36,529 81 | 2,059 72 |
| Deduct savings and salvage | 269 19 | | 175 27 | |
| Net paid for said claims | 8,485 50 | | 36,354 54 | |
| Total net paid for said claims | 9,430 69 | 6,081 43 | 50,788 38 | 2,059 72 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 173,067 45 |
| Commission and brokerage | 123,491 74 |
| Taxes | 9,018 34 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $5,147; travelling expenses:—Officials, $1,531.21 | 6,678 21 |
| Miscellaneous expenditure, viz:—Advertising, $157.07; boiler and other inspections, $10,391.82; Manitoba Workmen's Compensation Board, $2,421.84; insurance superintendence, $227.66; postage, telegrams, telephones and express, $941.93; printing and stationery, $3,876.90; rents, $465; underwriters' boards, associations, etc., $1,289.38 | 19,771 60 |
| Total expenditure in Canada | $ 332,027 34 |

MARYLAND CASUALTY—*Continued.*

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile (B) | Burglary. | Liability. | Guarantee. |
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | | 41,050 67 | 130,949 63 | 26,348 12 | 37,798 92 |
| Taken in 1920, new and renewed | 69,704 05 | 52,466 54 | 65,572 35 | 132,654 30 | 33,013 74 |
| Totals | 69,704 05 | 93,517 21 | 196,521 98 | 159,002 42 | 70,812 66 |
| Less ceased | 16,408 78 | 54,951 98 | 49,662 87 | 132,477 10 | 42,746 04 |
| Gross and net in force at end of 1920 | 53,295 27 | 38,565 23 | 146,859 11 | 26,525 32 | 28,066 62 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. |
| | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 11,895 87 | | 78,202 24 | 58,608 02 |
| Taken in 1918, renewed | 19,997 13 | 78,602 43 | 60,796 40 | 50,518 59 |
| Totals | 31,893 00 | 78,602 43 | 138,998 64 | 109,126 61 |
| Less ceased | 12,267 27 | 18,503 51 | 35,253 83 | 34,512 11 |
| Gross and net in force at end of 1920 | 19,625 73 | 60,098 92 | 103,744 81 | 74,614 50 |

MARYLAND CASUALTY—*Continued.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dom. of Can. War Loan, 1929, 5½ p.c. | $ 25,000 00 | $ 24,250 00 |
| Don. of Can. Victory Loan, 1934, 5½ p.c. | 48,800 00 | 47,824 00 |
| Province of Alberta, 1939, 5½ p.c. | 30,000 00 | 28,800 00 |
| Province of British Columbia, 1928, 5 p.c. | 25,000 00 | 23,250 00 |
| *Cities*— | | |
| Brandon, 1934, 4½ p.c. | 10,000 00 | 8,900 00 |
| Brantford, 1939, 4 p.c. | 50,000 00 | 42,500 00 |
| Calgary, 1926, 4½ p.c. | 5,000 00 | 4,550 00 |
| Charlottetown, 1927, 4 p.c. | 10,000 00 | 9,000 00 |
| Edmonton, 1933, 4½ p.c. | 18,493 33 | 15,904 26 |
| Edmonton, 1944, 4½ p.c. | 7,000 00 | 5,740 00 |
| Peterborough, 1937, 4½ p.c. | 17,000 00 | 16,320 00 |
| Quebec, 1922, 4½ p.c. | 20,000 00 | 19,400 00 |
| St. Boniface, 1928, 5 p.c. | 10,000 00 | 9,500 00 |
| St. Catharines, 1922, 4½ p.c. | 5,000 00 | 4,850 00 |
| Toronto, 1929, 4½ p.c. | 38,933 33 | 33,871 99 |
| Vancouver, 1946, 3½ p.c. | 10,000 00 | 7,700 00 |
| Victoria, 1921, 4 p.c. | 25,306 66 | 23,788 27 |
| Victoria, 1937, 4 p.c. | 9,733 33 | 7,981 38 |
| *Town*— | | |
| Amherst, 1938, 4½ p.c. | 15,000 00 | 13,500 00 |
| *School*— | | |
| Calgary, Public, 1931, 4½ p.c. | 2,000 00 | 1,760 00 |
| Calgary Public, 1933, 4½ p.c. | 23,000 00 | 20,010 00 |
| Calgary Public, 1944, 4½ p.c. | 15,000 00 | 12,450 00 |
| Calgary Public, 1946, 4½ p.c. | 10,000 00 | 8,200 00 |
| *Railways*— | | |
| C.N.R., Ontario Div., 1st Mtge. (g'teed by Province of Manitoba), 1930, 4 p.c. | 44,773 33 | 38,505 06 |
| C.N.R., Winnipeg Term., (g'teed by Province of Manitoba), 1939, 4 p.c. | 10,000 00 | 8,200 00 |
| Total on deposit with Receiver General | $ 485,039 98 | $ 436,754 96 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Net cash received for premiums | $23,281,905 14 |
| Interest and dividends | 897,013 26 |
| Rents | 164,307 07 |
| Borrowed money | 250,000 00 |
| Surplus paid in by stockholders | 1,500,000 00 |
| Gross profit on sale or maturity of ledger assets | 48,184 85 |
| Gross increase, by adjustment, in book value of bonds and stocks | 71,134 92 |
| Total income | $26,212,545 24 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 9,645,888 64 |
| Investigation and adjustment of claims | 1,415,010 29 |
| Cash paid stockholders for interest and dividends | 699,992 50 |
| Commission or brokerage to agents (less received on return premiums and reinsurance) | 4,831,056 31 |
| Salaries, travelling and all other expenses of agents not paid by commission | 586,069 38 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 776,861 87 |
| Salaries and expenses of pay-roll auditors | 194,831 93 |
| Inspections (other than medical and claims) | 493,285 76 |
| Rents | 55,699 83 |
| State taxes on premiums, Insurance Department licenses and fees | 402,882 60 |
| Taxes on real estate | 43,914 95 |
| Federal taxes | 239,625 33 |
| All other licenses, fees and taxes | 105,245 35 |
| Agents' balances previously charged off | 57,031 40 |
| Gross loss on sale of bonds | 2,247 50 |
| Gross decrease, by adjustment, in book value of ledger assets | 518,472 58 |
| Borrowed money paid | 250,000 00 |
| Proportion of Co. insurance remitted to other companies | 170,214 61 |
| Bureaus and associations | 122,221 21 |
| All other disbursements | 412,770 90 |
| Total disbursements | $21,023,322 94 |

MARYLAND CASUALTY—*Concluded.*

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 2,504,601 63 |
| Mortgage loans on real estate, first liens | 55,000 00 |
| Book value of bonds and stocks | 20,064,921 75 |
| Cash on hand, in trust companies and in banks | 1,230,998 51 |
| Agents' balances and bills receivable | 100,860 33 |
| Reinsured losses due from other companies | 38,146 25 |
| Premiums in course of collection | 4,320,715 64 |
| Proportion of co-insurance to be remitted | 283,240 40 |
| Total ledger assets | $28,598,484 51 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 161,967 93 |
| Market value of bonds and stocks over book value | 19,636 11 |
| Other non-ledger assets | 55,971 72 |
| Total | $28,836,060 27 |
| Deduct assets not admitted | 569,895 03 |
| Total admitted assets | $28,266,165 24 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims and expenses of settlement | $10,205,866 19 |
| Investigation expenses | 55,120 00 |
| Total unearned premiums | 8,627,712 89 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 864,842 49 |
| Federal, state and other taxes due or accrued (estimated) | 483,046 04 |
| Salaries, rents, expenses, etc., due or accrued | 91,101 88 |
| Reinsurance due | 128,978 23 |
| Voluntary additional reserve | 500,000 00 |
| Co-insurance due associated companies | 42,758 41 |
| Total liabilities, except capital | $20,999,426 13 |
| Capital stock paid up in cash | 3,500,000 00 |
| Surplus over capital and other liabilities | 3,766,739 11 |
| Total liabilities | $28,266,165 24 |

EXHIBIT OF PREMIUMS.

| Business. | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31 1920. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 903,706 80 | 277,353 24 | 605,573 88 |
| Health | 705,472 60 | 247,736 48 | 458,447 21 |
| Liability | 7,786,605 25 | 7,126,288 80 | 4,147,505 12 |
| Workmen's Compensation | 11,203,511 61 | 11,315,120 44 | 3,119,343 64 |
| Fidelity | 698,084 05 | 518,637 55 | 422,035 49 |
| Surety | 2,208,964 19 | 1,624,968 14 | 1,876,786 13 |
| Plate Glass | 1,278,520 20 | 872,823 77 | 945,914 43 |
| Steam Boiler | 749,156 70 | 590,640 39 | 1,276,652 64 |
| Burglary and Theft | 1,788,857 49 | 1,224,533 28 | 1,490,371 29 |
| Sprinkler | 664,137 80 | 422,329 04 | 801,278 93 |
| Engine and Fly-Wheel | 228,034 78 | 147,363 06 | 224,635 29 |
| Auto and Teams Property damage | 1,987,877 43 | 1,588,746 11 | 1,340,528 97 |
| Workmen's collective | 52,708 21 | 56,590 08 | 3,079 56 |
| Phys. Liability | 25,583 44 | 22,290 62 | 21,513 25 |

## MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman of Board, S. D. WORKS—President and General Manager, L. M. FINGARD—Vice-Presidents, H. EVERETT, J. A. TREMBLAY and R. B. GRAHAM—Secretary-Treasurer, CHAS. E. HANSLIP—Head Office, Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba 1913. Dominion license issued March 2, 1914.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 500,000 00 |
| Amount paid thereon in cash | 101,576 97 |

*(For list of Shareholders, see Appendix.)*

### ASSETS.

| | |
|---|---|
| Mortgage Loans on real estate, first liens | $ 28,380 00 |

Bonds and debentures owned, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General, viz.:—* | | | |
| *Governments—* | | | |
| Dominion of Canada War Loan, 1922, 5½ p.c. | $ 1,000 00 | $ 996 52 | $ 996 52 |
| Dominion of Canada War Loan, 1923, 5½ p.c. | 2,000 00 | 1,994 38 | 1,994 38 |
| Dominion of Canada War Loan, 1924, 5½ p.c. | 1,100 00 | 1,090 48 | 1,090 48 |
| Dominion of Canada War Loan, 1927, 5½ p.c. | 9,000 00 | 8,905 62 | 8,905 62 |
| Dominion of Canada Loan, 1934, 5½ p.c. | 20,900 00 | 19,868 48 | 19,868 48 |
| Dominion of Canada Victory Loan, 1933, 5½ p.c. | 31,000 00 | 30,947 77 | 30,947 77 |
| Province of Saskatchewan, 1940, 6 p.c. | 5,000 00 | 4,776 10 | 4,776 10 |
| *Cities—* | | | |
| St. Boniface, 1942, 5 p.c. | 10,000 00 | 9,290 00 | 9,200 00 |
| Toronto, 1940, 6 p.c. | 30,000 00 | 28,636 62 | 28,636 62 |
| *Towns—* | | | |
| Macleod, 1933, 6 p.c. | 5,000 00 | 4,925 00 | 4,900 00 |
| Humboldt, 1937 to 1943, 6 p.c. | 16,222 16 | 15,200 65 | 15,573 24 |
| Galt, 1943, 5 p.c. | 1,000 00 | 981 70 | 980 00 |
| Welland, 1933, 5 p.c. | 6,000 00 | 5,665 80 | 5,820 00 |
| Total on deposit with Receiver General | $ 138,222 16 | $ 133,279 12 | $ 133,689 21 |
| *Held by the Company, viz.:—* | | | |
| Dominion of Canada War Loan, 1922, 5½ p.c. | 3,600 00 | 3,587 48 | 3,587 48 |
| Dominion of Canada War Loan, 1923, 5½ p.c. | 6,450 00 | 6,431 87 | 6,431 87 |
| Dominion of Canada War Loan, 1924, 5½ p.c. | 1,500 00 | 1,487 02 | 1,487 02 |
| Dominion of Canada War Loan, 1927, 5½ p.c. | 1,050 00 | 1,039 02 | 1,039 02 |
| Dominion of Canada War Loan, 1933, 5½ p.c. | 2,200 00 | 2,131 78 | 2,131 78 |
| Dominion of Canada War Loan, 1934, 5½ p.c. | 10,100 00 | 9,601 52 | 9,601 52 |
| Dominion of Canada War Loan, 1935, 5 p.c. | 2,500 00 | 2,500 00 | 2,500 00 |
| Province of Ontario, 1935, 6 p.c. | 35,000 00 | 33,246 50 | 33,246 50 |
| Province of Saskatchewan, 1940, 6 p.c. | 30,000 00 | 28,656 60 | 28,656 60 |
| Greater Winnipeg Water District, 1940, 6 p.c. | 31,000 00 | 28,550 20 | 28,550 20 |
| Total par, book and market values | $ 261,622 16 | $ 250,511 11 | $ 250,921 20 |

| | |
|---|---|
| Carried out at book value | 250,511 11 |
| Cash at head office and eastern office, Toronto, Ont. | 13,423 39 |
| Cash in Standard Bank, Winnipeg | 24,688 70 |
| Agents' ledger balances | 7,733 17 |
| Total ledger assets | $ 324,736 37 |

MERCHANTS CASUALTY—*Continued.*

OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds and debentures over book value | | $ 410 09 |
| Interest due, $3,153.59; accrued, $3,524.80 | | 6,678 39 |
| Furniture and fixtures | | 15,114 24 |
| Total assets | | $ 346,939 09 |

LIABILITIES.

*(a) Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 10,760 08 | |
| Net amount of claims, unadjusted | 23,016 11 | |
| Net amount of unsettled claims | | $ 33,776 19 |
| Reserve of unearned premiums, $95,591.44; carried out at 100 per cent | | 95,591 44 |
| Salaries, rent, advertising and other expenses due and accrued | | 2,043 48 |
| Taxes due and accrued | | 23,271 30 |
| Reinsurance premiums | | 252 56 |
| Total liabilities in Canada | | $ 154,934 97 |

*(b) Liabilities in other Countries.*

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 584 15 | |
| Net amount of claims, unadjusted | 639 66 | |
| Total unpaid claims | | $ 1,223 81 |
| Reserve of unearned premiums, $5,193.65; carried out at 100 p.c. | | 5,193 65 |
| Total liabilities in other countries | | $ 6,417 46 |
| Total liabilities in all countries | | $ 161,352 43 |
| Surplus of assets over liabilities | | $ 185,586 66 |
| Capital stock paid in cash | | 101,576 97 |
| Surplus of assets over all liabilities and capital | | $ 84,009 69 |

INCOME.

| | In Canada. | In other countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 478,940 36 | $ 16,603 85 | |
| Deduct return premiums | 6,417 68 | 124 02 | |
| Deduct reinsurances | 737 78 | 146 74 | |
| Total deduction | $ 7,155 46 | $ 270 76 | |
| Net cash received for premiums | $ 471,784 90 | $ 16,333 09 | |
| Total net cash received for premiums | | | $ 488,117 99 |
| Membership fees | | | 64,870 95 |
| Interest and dividends | | | 9,173 60 |
| Profit on sale of bonds | | | 5,106 94 |
| Donation to surplus account | | | 42,268 03 |
| Total | | | $ 609,537 51 |
| Received for calls on capital | | | 37,011 97 |
| Total income | | | $ 646,549 48 |

MERCHANTS CASUALTY—*Concluded.*

EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Net amount paid for claims occurring in previous years | $ 41,038 32 | $ 1,786 23 | |
| Paid for claims occurring during the year | 162,399 46 | 2,803 89 | |
| Total net amount paid for claims | $ 203,437 78 | $ 4,590 12 | |
| Total net amount paid for accident and sickness claims in all countries | | | $ 208,027 90 |
| Paid for dividends during the year | | | 6,456 50 |
| Commission or brokerage (including $63,550 membership fees retained by agents) | | | 172,946 06 |
| Paid for salaries of officials, $23,423.02; salaries of agents, $11,564.38; auditors' fees ,$365; travelling expenses, officials, $3,271.02; agents and branch managers, $5,576.24; salaries, clerks and branch managers, $64,851.58 | | | 109,051 24 |
| Taxes | | | 12,719 98 |
| Miscellaneous expenditure, viz.: Advertising, $5,681.10; furniture and fixtures, $1,339.36; legal expenses, $901.00; postage, telegrams, telephone and express, $8,343.24; printing and stationery, $8,277.38; rent, $13,550.07; miscellaneous expenses, $4,218.63; fire bond insurance premiums, $244.81 | | | 42,555 59 |
| Total expenditure | | | $ 551,757 27 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 229,944 16 |
| Amount of cash income | 646,549 48 |
| Total | $ 876,493 64 |
| Amount of cash expenditure | 551,757 27 |
| Balance net ledger assets at December 31, 1920 | $ 324,736 37 |

SUMMARY OF RISKS AND PREMIUMS.

| Accident and Sickness Risks. | In Canada. | In other Countries. | Totals in all Countries. |
|---|---|---|---|
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 37,874 46 | 888 54 | 38,763 00 |
| Taken during the year—new and renewed | 25,332 22 | 1,150 10 | 26,482 32 |
| Total | 63,206 68 | 2,038 64 | 65,245 32 |
| Less ceased | 23,336 86 | 646 64 | 23,983 50 |
| Gross and net in force at end of 1920 | 39,869 82 | 1,392 00 | 41,261 82 |

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, L. N. DUPUIS—Vice-Presidents, HON. C. ROBILLARD, W. E. HAYES and G. E. LARIN, M.D.—Managing Director, J. G. DUBEAU—Secretary, J. C. H. DUSSAULT—Head Office, Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1920. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of Parliament of Canada 1-2 George V, chap. 118, Dominion license issued March 18, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount of capital subscribed | 500,000 00 |
| Amount paid in cash | 99,500 00 |
| Amount of premium on capital stock paid in by stockholders | 46,325 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | | |
|---|---|---|---|
| Value of real estate (less encumbrances) properties in Montreal | | | $ 37,139 16 |
| Bonds and debentures owned by the Company, viz.:— | Par value. | Book value. | Market value. |
| Dom. of Canada Victory Loan, 1922, 5½ p.c. | $ 5,000 00 | $ 5,000 00 | $ 5,000 00 |
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Dom. of Canada Victory Loan, 1934, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| *City of Kamloops, B.C., 1938, 6 p.c. | 10,000 00 | 9,800 00 | 9,900 00 |
| *Towns*— | | | |
| *Pointe aux Trembles, 1953, 6 p.c. | 8,000 00 | 8,311 20 | 7,920 00 |
| Pointe aux Trembles, 1953, 6 p.c. | 2,000 00 | 2,077 80 | 1,980 00 |
| Sault aux Recollets, 1954, 6 p.c. | 10,000 00 | 10,000 00 | 11,100 00 |
| Shawinigan Falls, 1945, 5½ p.c. | 15,000 00 | 14,362 50 | 14,850 00 |
| *Villages*— | | | |
| *Ormstown, 1952, 5 p.c. | 25,000 00 | 23,960 00 | 21,750 00 |
| *Municipality*— | | | |
| *Cartierville, 1942, 5 p.c. | 3,000 00 | 3,000 00 | 2,880 00 |
| Total par, book and market values | $ 88,000 00 | $ 86,511 50 | $ 85,380 00 |

| | | |
|---|---|---|
| Carried out at book value | | 86,511 50 |
| Cash at head office | | 200 00 |
| Cash in banks:— | | |
| Bank of Hochelaga, Montreal | $ 19,358 59 | |
| Banque Provinciale, Montreal | 68 19 | |
| Royal Bank, Montreal | 2,556 22 | |
| Total cash in banks | | 21,983 00 |
| Deposited with Quebec Associated Companies | | 1,695 94 |
| Sundry | | 534 51 |
| Total ledger assets | | $ 148,064 11 |
| Deduct market value of bonds and debentures under book value | | 1,131 50 |
| | | $ 146,932 61 |

*On deposit with Receiver General.

THE MERCHANTS' AND EMPLOYERS'—*Continued.*

OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 1,435 41 |
| Agents' balances and premiums uncollected— | | |
| Accident ($2.35 on business prior to Oct. 1, 1920) | $ 996 00 | |
| Combined Accident and Sickness ($752.22 on business prior to Oct. 1, 1920) | 840 42 | |
| Automobile (B) ($477.35 on business prior to Oct. 1, 1920) | 1,669 82 | |
| Liability ($6,809 12 on business prior to Oct. 1, 1920) | 25,386 94 | |
| Plate Glass ($714.86 on business prior to Oct. 1, 1920) | 5,622 91 | |
| Sickness ($139.50 on business prior to Oct. 1, 1920) | 789 00 | |
| Total | $ 35,305 09 | |
| Deduct commission | 3,927 27 | |
| Net premiums due and uncollected | | $ 31,377 82 |
| Due for reinsurance | | 93 75 |
| Office fixtures | | 4,421 38 |
| Other assets | | 9,678 57 |
| Gross assets | | $ 193,939 54 |
| Deduct assets not admitted | | 3,000 00 |
| Net assets | | $ 190,939 54 |

LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims— | | |
| Automobile (B) unadjusted | $ 2,274 00 | |
| Automobile (B) resisted, in suit | 12,565 00 | |
| Total net amount of automobile (B) claims unsettled | $ 14,839 00 | |
| Combined accident and sickness, unadjusted | $ 2,819 00 | |
| Combined accident and sickness, resisted, in suit | 120 00 | |
| Total net amount of combined accident and sickness claims, unsettled | $ 2,939 00 | |
| iability, unadjusted | $ 12,172 40 | |
| LLiability, resisted, in suit | 9,725 00 | |
| Total net amount of liability claims unsettled | $ 21,897 40 | |
| Plate Glass, unadjusted | 1,964 30 | |
| Total net amount of unsettled claims | | $ 41,639 70 |
| Reserve of unearned premiums— | | |
| Combined Accident and Sickness | $ 1,530 51 | |
| Automobile (B) | 16,186 54 | |
| Liability | 27,225 22 | |
| Plate Glass | 16,597 34 | |
| Sickness | 1,382 19 | |
| Total, $62,921.80; carried out at 80 per cent ($50,337.44 and $3,319.58 Perfect Protection, Health and Accident premiums paid in advance) | | 53,657 02 |
| Taxes due and accrued | | 4,459 04 |
| Amount of money borrowed | | 15,000 00 |
| All other liabilities | | 41 76 |
| Total liabilities | | $ 114,797 52 |
| Excess of assets over liabilities | | $ 76,142 02 |
| Capital stock paid in cash | | 99,500 00 |

THE MERCHANTS' AND EMPLOYERS'—*Continued.*

INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident | Accident and Sickness. | Auto (B) | Liability | Plate Glass. | Sickness |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 6,231 42 | 40,360 33 | 63,903 20 | 148,250 72 | 49,936 23 | 6,504 94 |
| Less reinsurance and | 1,272 13 | ..... | ..... | 186 70 | ..... | 1,249 92 |
| Less return premiums | 1,709 31 | 234,69 | 23,206 27 | 17,255 09 | 22,316 08 | 1,963 53 |
| Total deduction | 2,981 44 | | | 17,441 79 | | 3,213 45 |
| Net cash received | 3,249 98 | 40,125 64 | 40,696 93 | 130,808 93 | 27,620 15 | 3,291 49 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 245,793 12 |
| Cash received for interest on investments | | 3,910 34 |
| Cash received for rents | $ | 2,000 00 |
| Income from all other sources | | 3,630 05 |
| Total income | $ | 255,333 51 |

EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Accident and Sickness. | Auto (B). | Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | ..... | 3,624 49 | 3,134 11 | 22,635 60 | 1,782 22 | |
| Paid for claims occurring during the year | 785 32 | 15,064 48 | 17,105 72 | 53,911 27 | 20,293 70 | 2,472 51 |
| Less savings and salvage | ..... | ..... | ..... | ..... | 930 63 | |
| Net payment for said claims | ..... | ..... | ..... | ..... | 19,363 07 | |
| Total net payment for claims | 785 32 | 18,688 97 | 20,239 83 | 76,546 87 | 21,145 29 | 2,472 51 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 139,873 79 |
| Commission and brokerage | | 53,352 25 |
| Taxes | | 4,095 45 |
| Salaries, fees and travelling expenses:—Salaries:—Chief Agency, $19,573.11; general and special agents, $7,888; Fees:—Directors, $2,145; auditors, $400; travelling expenses:—chief agents, $3,668.43 | | 33,674 54 |
| Miscellaneous expenditure, viz.:—Advertising, $1,506.53; furniture and fixtures, $321.43; real estate expenses, $2,595.18; legal expenses, $1,351.76; medical examiners' fees, $2,512.67; postage, telegrams, telephones and express, $1,856.82; printing and stationery, $2,106.72; rents, $2,000; underwriters' boards, associations, etc., $5,355.04; general expenses, $3,655.39 | | 23,261 54 |
| Total expenditure | $ | 254,262 57 |

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1919 | $ 131,993 17 |
| Amount of cash income | 255,333 51 |
| Total | $ 387,326 68 |
| Total amount of expenditure | 254,262 57 |
| Balance net ledger assets at December 31, 1920 ($148,064.11, less $15,000 ledger liability) | $ 133,064 11 |

| | Accident | Accident and Sickness. | Automobile (B). | Liability. | Plate Glass. | Sickness. |
|---|---|---|---|---|---|---|
| | Premiums. | Monthly Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Policies in force at end of 1919 | 3,760 58 | 3,479 45 | 29,905 23 | 49,796 58 | 28,029 40 | 3,598 00 |
| In 1920—New | 2,263 25 | 1,299 20 | 35,337 15 | 28,389 75 | 15,796 32 | 2,351 78 |
| Renewed | 4,363 24 | ..... | 27,499 63 | 40,102 82 | 37,565 37 | 4,479 76 |
| Totals | 10,387 07 | 4,778 65 | 92,742 01 | 118,289 15 | 81,391 09 | 10,429 54 |
| Deduct terminated | 6,262 92 | 1,918 35 | 60,368 93 | 63,720 67 | 45,922 15 | 6,667 91 |
| Gross in force at end of 1920 | 4,124 15 | 2,860 30 | 32,373 08 | 54,568 48 | 35,468 94 | 3,761 63 |
| Deduct reinsured | 1,063 13 | ..... | ..... | 156 14 | ..... | 997 25 |
| Net in force at end of 1920 | 3,061 02 | 2,860 30 | 32,373 08 | 54,412 34 | 35,468 94 | 2,764 38 |

## NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. B. JOYCE—Secretary, H. J. HEWITT—Principal Office, New York—Joint Chief Agents in Canada, Messrs. REED, SHAW and McNAUGHT—Head Office in Canada, Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 5,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada bonds, 1926, 5 p.c. | $ 65,000 00 | $ 64,350 00 | |
| City of Westmount, 1954, 4 p.c. | 15,000 00 | 12,300 00 | |
| Town of Maisonneuve, 1950, 4½ p.c. | 54,000 00 | 44,280 00 | |
| Total on deposit with Receiver General | $ 134,000 00 | $ 120,930 00 | |
| Carried out at market value | | | $ 120,930 00 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bonds on deposit with Province of Quebec, viz.:— | | | |
| Town of Maisonneuve, 1954, 5 p.c. | $ 50,000 00 | $ 44,500 00 | |
| Carried out at market value | | | 44,500 00 |
| Cash in banks, viz.:— | | | |
| Royal Bank of Canada, Toronto | | $ 5,730 17 | |
| Home Bank of Canada, Toronto | | 34,895 53 | |
| Total cash in banks | | | 40,625 70 |
| Interest accrued | | | 1,734 17 |
| Agents' balances and premiums uncollected (guarantee) | | | 5,469 13 |
| Total assets in Canada | | | $ 213,259 00 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of guarantee claims, unadjusted | $ 30,528 59 |
| Reserve of unearned premiums, $53,709.80; carried out at 80 per cent | 42,967 84 |
| Taxes due and accrued | 40,000 00 |
| Total liabilities in Canada | $ 113,496 43 |

NATIONAL SURETY—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Burglary. | Guarantee. | |
| | $ cts. | $ cts. | |
| Gross cash received | 10,889 48 | 105,001 78 | |
| Less return premiums | 1,478 94 | 8,157 10 | |
| Net cash received | 9,410 54 | 96,844 68 | |
| Net cash received for premiums for all classes of business | | | $ 106,255 22 |
| Cash received for interest on investments | | | 10,022 10 |
| Total income in Canada | | | $ 116,277 32 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Burglary. | Guarantee. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | | 10,071 89 | |
| Less savings and salvage | | 197 41 | |
| Net payment for said claims | | 9,874 48 | |
| Paid for claims occurring during the year | 7,817 98 | 15,961 81 | |
| Less savings and salvage | 1,000 00 | 2,112 70 | |
| Net payment for said claims | | 13,849 11 | |
| Total net payment for claims | 6,817 98 | 23,723 59 | |
| Total net payments for claims for all classes of business | | | $ 30,541 57 |
| Commission and brokerage | | | 40,539 17 |
| Taxes | | | 4,085 67 |
| Travelling expenses, agents | | | 30 00 |
| Miscellaneous expenditure, viz.:—Loss on exchange, $1,071.18; exchange, $3.28; legal expenses, $1.50; miscellaneous, $652.83; postage, telegrams, telephones and express, $81.70; printing and stationery, $248.56; underwriters' boards, associations, etc., $252.50 | | | 2,311 55 |
| Total expenditure in Canada | | | $ 77,507 96 |

RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | |
|---|---|---|
| | Burglary. | Guarantee. |
| | Premiums. | Premiums. |
| | $ cts. | $ cts. |
| Gross in force at end of 1919 | | 103,550 64 |
| Taken in 1920—New | 13,388 00 | 52,969 01 |
| Renewed | | 51,713 04 |
| Totals | 13,388 00 | 208,232 69 |
| Less ceased | 1,508 94 | 109,740 39 |
| Gross and net in force at end of 1920 | 11,879 06 | 98,492 30 |

NATIONAL SURETY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

INCOME.

| | |
|---|---|
| Net cash received for premiums | $10,987,153 50 |
| Inspections | 13,076 81 |
| Interest and dividends | 916,373 21 |
| Rents | 4,593 50 |
| Agents' balances previously charged off | 90 44 |
| Gross profit on sale or maturity of real estate and bonds | 1,947 84 |
| Income received from other sources | 145,189 90 |
| Adjustments of agents' balances | 829 58 |
| Total income | $12,069,254 78 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 2,848,723 17 |
| Investigation and adjustment of claims | 199,393 89 |
| Cash paid stockholders for interest or dividends | 569,946 00 |
| Commission or brokerage (less received on return premiums and reinsurance) | 2,603,573 51 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 1,162,286 69 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 348,920 90 |
| Inspections (other than medical and claim) | 24,958 71 |
| Rents | 71,411 46 |
| Taxes on real estate | 4,035 00 |
| Federal taxes | 6,962 00 |
| State taxes on premiums, Insurance Department licenses and fees | 186,952 27 |
| All other licenses, fees and taxes | 68,054 02 |
| Gross loss on sale or maturity of bonds and stocks | 487,812 80 |
| Agents' balances previously charged off | 2,821 79 |
| Repairs and expenses (other than taxes) on real estate | 1,935 05 |
| Legal expenses, $5,432.85; advertising, $24,140.42; printing and stationery, $102,817.04; postage, telegraph, telephone and express, $63,574.65; furniture and fixtures, $22,700.14 | 218,665 10 |
| All other disbursements | 518,596 60 |
| Total disbursements | $ 9,325,048 96 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 56,103 62 |
| Mortgage loans on real estate, first liens, $64,956; other, $600 | 65,556 00 |
| Book value of bonds and stocks | 17,403,606 12 |
| Premiums in course of collection | 2,977,603 57 |
| Cash on hand, in transit, in trust companies and in banks | 1,434,247 08 |
| Bills and accounts receivable | 3,209 58 |
| Other ledger assets | 1,126,612 53 |
| Total ledger assets | $23,066,938 50 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 193,873 82 |
| Gross assets | $23,260,812 32 |
| Deduct assets not admitted | 1,042,870 82 |
| Total admitted assets | $22,217,941 50 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 2,828,121 54 |
| Estimated expenses of investigations and adjustment of unpaid claims | 148,239 00 |
| Total unearned premiums | 7,082,852 09 |
| Commissions, brokerage and other charges due or accrued | 602,364 04 |
| Salaries, rents, bills, expenses, etc., due or accrued | 10,948 86 |
| Federal, state and other taxes due or accrued (estimated) | 268,317 62 |
| Dividends declared and unpaid to stockholders | 150,181 00 |
| Return premiums, $102,439.12; reinsurance, $186,336.93 | 288,776 05 |
| All other liabilities | 229,160 09 |
| Total liabilities (except capital) | $11,608,960 29 |
| Capital stock paid up in cash | 5,000,000 00 |
| Surplus above capital and other liabilities | 5,608,981 21 |
| Total | $22,217,941 50 |

NATIONAL—*Concluded.*

EXHIBIT OF PREMIUMS

| — | Premiums on policies written or renewed during the year. | Premiums on risks expired and terminated. | Net Premiums on policies in force at end of year. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Fidelity risks | 6,344,725 32 | 4,550,135 28 | 4,467,452 15 |
| Surety risks | 7,524,426 84 | 5,814,461 12 | 6,281,483 81 |
| Burglary and theft risks | 3,230,045 70 | 2,313,003 60 | 2,804,867 97 |

## NEW YORK PLATE GLASS INSURANCE COMPANY.

President, Major A. White—Secretary, J. Carroll French—Principal Office, Maiden Lane and William St., New York—Chief Agent in Canada, Geo. W. Pacaud—Head Office in Canada, Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 150,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par. value. | Market value. | |
|---|---|---|---|
| *Cities—* | | | |
| Quebec, 1932, 3½ p.c. | $ 11,000 00 | $ 9,130 00 | |
| Toronto, 1929, 3½ p.c. | 9,733 33 | 8,468 00 | |
| Toronto, 1941, 3½ p.c. | 9,733 34 | 7,592 00 | |
| Three Rivers, 1943, 5 p.c. | 5,000 00 | 4,650 00 | |
| Total on deposit with Receiver General | $ 35,466 67 | $ 29,840 00 | |
| Carried out at market value | | | $ 29,840 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Montreal, Que. | 3,137 98 |
| Interest accrued | 573 37 |
| Agents' balances and premiums uncollected (plate glass) | 3,222 34 |
| Total assets in Canada | $ 36,773 69 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of plate glass claims, adjusted and unpaid | $ 2,996 97 | |
| Net amount of plate glass claims, unadjusted | 326 74 | |
| Total net amount of unsettled claims | | 3,323 71 |
| Reserve of unearned premiums, $18,194.17; carried out at 80 per cent | | 14,555 34 |
| Due and accrued for taxes | | 500 00 |
| Total liabilities in Canada | | $ 18,379 05 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 40,117 23 | |
| Deduct return premiums | 7,204 73 | |
| Net cash received for plate glass premiums | | $ 32,912 50 |
| Received for interest on investments | | 1,191 82 |
| Total income in Canada | | $ 34,104 32 |

THE NEW YORK PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 4,509 78 | |
| Deduct savings and salvage | 91 32 | |
| Net amount paid for said claims | $ 4,418 46 | |
| Net amount paid for claims occurring during the year | $ 14,800 90 | |
| Total net amount paid for plate glass claims | | $ 19,219 36 |
| Commission or brokerage | | 12,254 44 |
| Taxes | | 1,579 68 |
| Miscellaneous expenditure, viz.: Printing and stationery, $2.00; advertising, $17.00; legal expenses, $151.00; office expenses, $122.00; postage, telegrams, telephone and express, $67.38; underwriters' boards, tariff associations, etc., $159.33; duty on supplies, $9.18 | | 527 89 |
| Total expenditure in Canada | | $ 33,581 37 |

RISKS AND PREMIUMS IN CANADA.

| *Plate Glass Risks.* | Premiums. |
|---|---|
| Gross in force at end of 1919 | $ 35,086 42 |
| Taken in 1920, new and renewed | 41,442 89 |
| Total | $ 76,529 31 |
| Less ceased | 35,376 64 |
| Gross and net in force at December 31, 1920 | $ 41,152 67 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME

| | |
|---|---|
| Net cash received for premiums | $ 1,929,587 76 |
| Interest and dividends | 45,117 99 |
| From agents' balances previously charged off | 289 79 |
| Gross profit on sale or maturity of bonds | 68 50 |
| Surplus paid in by stockholders | 150,000 00 |
| Total income | $ 2,125,064 04 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for plate glass claims | $ 964,607 69 |
| Cash paid stockholders for interest or dividends | 12,000 00 |
| Commission or brokerage (less received on return premiums and reinsurance) | 607,706 01 |
| Salaries, travelling and all other expenses of agents not paid by commission | 4,848 12 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 97,080 26 |
| State taxes on premiums, Insurance Department licenses and fees | 27,082 78 |
| All other licenses, fees and taxes | 19,818 10 |
| Rents | 8,403 61 |
| Agents' balances charged off | 333 40 |
| Gross loss on sale or maturity of ledger assets | 949 93 |
| All other disbursements | 19,281 65 |
| Total disbursements | $ 1,762,111 55 |

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 79,000 00 |
| Book value of bonds and stocks | 958,872 31 |
| Cash on hand, in trust companies and in banks | 70,106 63 |
| Premiums in course of collection | 532,774 58 |
| Plate glass on hand | 9,927 73 |
| Total ledger assets | $ 1,650,681 25 |

THE NEW YORK PLATE GLASS—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 4,879 50 |
| Gross assets | $ 1,655,560 75 |
| Deduct assets not admitted | 176,873 56 |
| Total admitted assets | $ 1,478,687 19 |

LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 126,730 10 |
| Total unearned premiums | 955,098 05 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 171,344 80 |
| Federal, state and other taxes due or accrued, estimated | 29,500 00 |
| Salaries, rents, expense bills, accounts, fees, etc., due or accrued | 500 00 |
| Total liabilities, except capital | $ 1,283,672 95 |
| Capital stock paid in cash | 150,000 00 |
| Surplus over all liabilities | 45,014 24 |
| Total liabilities | $ 1,478,687 19 |

EXHIBIT OF PREMIUMS.

PLATE GLASS RISKS.

| | |
|---|---|
| Premiums written or renewed during the year | $ 2,716,989 26 |
| Premiums terminated during the year | 2,034,345 03 |
| Net premiums in force at December 31, 1920 | 1,899,909 78 |

## THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

Chairman, HON. C. N. LAWRENCE—Secretary, H. T. R. Ross—Principal Office, London, Eng.—Chief Agents in Canada, ROBT. HAMPSON AND SON (LTD.)—Head Office in Canada, Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized, subscribed and paid in cash | £ 100,000 | $ 486,666 67 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Can. Nor. Ont. Ry. 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c. | $ 132,860 00 | $ 95,659 00 | |
| Carried out at market value | | | $ 95,659 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Inland transportation | 2,349 14 |
| Total assets in Canada | $ 98,008 14 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Taxes due and accrued | $ 50 00 |
| Total liabilities in Canada | $ 50 00 |

### INCOME IN CANADA.

| | |
|---|---|
| Net cash received for inland transportation premiums | $ 10,943 76 |
| Total income in Canada | $ 10,943 76 |

### EXPENDITURE IN CANADA.

| | |
|---|---|
| Amount paid for inland transportation claims occurring during the year | $ 3,218 50 |
| Paid for commission or brokerage | 2,135 71 |
| Paid for taxes | 389 76 |
| Miscellaneous expenditure: Postage, telegrams, telephones and express | 578 55 |
| Total expenditure in Canada | $ 6,322 52 |

| *Inland Transportation Risks.* | Amount. | Premiums. |
|---|---|---|
| Policies taken during 1920, new | $ 85,605,157 | $ 12,098 08 |
| Deduct terminated | 85,605,157 | 12,098 08 |

THE OCEAN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

UNDERWRITING ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance from 1918 | 397,235 15 5 | Payments under policies and returns | 220,109 17 5 |
| | | Balance carried forward | 177,125 18 0 |
| Net premiums for 1919 | £ 760,178 11 0 | | £ 397,235 15 5 |
| | | Management expenses | £ 35,511 10 0 |
| | | Policy claims and agency expenses 1920 | 347,924 17 2 |
| | | Balance carried forward | 376,742 3 10 |
| | £ 760,178 11 0 | | £ 760,178 11 0 |

PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance of last years' account | 304,701 4 1 | Dividends to shareholders | 35,000 0 0 |
| Interest and rents received | 53,553 0 10 | Income tax on profits | 18,834 10 0 |
| | | Amount written off freehold premises | 1,000 0 0 |
| | | Depreciation in value of securities | 72,086 5 9 |
| | | Balance carried to Balance Sheet | 231,333 9 2 |
| | £ 358,254 4 11 | | £ 358,254 4 11 |

BALANCE SHEET.

| LIABILITIES. | £ s. d. | ASSETS. | £ s. d. |
|---|---|---|---|
| Capital—40,000 shares of £25, paid up £2 10s. per share (now vested in the North British and Mercantile Insurance Company) | 100,000 0 0 | Loans on stocks and shares | 233,437 10 0 |
| | | Investments (at book values)— | |
| Marine Fund— | | Public Boards, United Kingdom | 25,825 0 0 |
| Reserve £ 500,000 0 0 | | British Government securities | 492,746 15 0 |
| Profit and Loss 231,333 9 2 | | Municipal and County securities, United Kingdom | 40,495 0 0 |
| | 731,333 9 2 | Indian and Colonial Government securities | 68,205 0 0 |
| Underwriting Reserve, 1919 | 177,125 18 0 | Colonial Municipal securities | 20,775 0 0 |
| Balance underwriting account, 1920 | 376,742 3 10 | Foreign Government securities | 134,248 17 1 |
| Sundry creditors | 380,641 13 1 | Foreign Municipal securities | 74,856 18 4 |
| | | Railway and other debentures and debenture stocks— | |
| | | Home and Foreign | 151,879 5 0 |
| | | Railway and other preference and guaranteed stocks | 7,531 5 0 |
| | | " ordinary stocks | 9,901 0 0 |
| | | Guaranteed and other Indian Railway stock | 11,225 0 0 |

| | | | |
|---|---|---|---|
| Indian Government Railway Annuities | | 9,275 | 0 0 |
| | £1,280,401 10 5 | | |
| Freehold premises | 124,000 0 0 | | |
| | £1,404,401 10 5 | | |
| Agents' balances | 142,942 9 11 | | |
| Outstanding premiums | 143,043 16 9 | | |
| Policy stamps on hand | 465 0 10 | | |
| Interest accrued, but not payable | 11,426 4 7 | | |
| Bills receivable | 115 10 7 | | |
| Cash : | | | |
| On deposit | 57,390 6 1 | | |
| In hand and on Current Account | 6,653 4 11 | | |
| | £1,765,843 4 1 | | |
| £1,765,843 4 1 | | | |

## THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, K. C. ATWOOD—Secretary, W. C. POTTER—Principal Office, New York—Chief Agent in Canada, J. W. MACKENZIE—Head Office in Canada, Toronto.

(Incorporated March, 1893. Commenced business in Canada, Feb. 14, 1918.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 700,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada notes, 1926, 5 p.c. | $ 74,000 00 | $ 74,250 00 | |
| Carried out at market value | | | $ 74,250 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at Head Office in Canada | | 844 28 |
| Cash in Standard Bank of Canada, Toronto | | 9,501 85 |
| Interest accrued | | 937 50 |
| Agents' balances and premiums uncollected— | | |
| Accident | $ 2,201 75 | |
| Automobile (B) | 2,727 47 | |
| Sickness | 7,389 88 | |
| Total $7,325.10 (less $2,016.03 commission) | | 5,303 07 |
| Office furniture and plans | | 669 85 |
| Total assets in Canada | | $ 91,506 55 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of accident claims, unadjusted | $ 1,300 00 | |
| " automobile (B) claims, unadjusted | 702 00 | |
| " sickness claims, unadjusted | 1,200 00 | |
| Total unpaid claims | | $ 3,202 00 |
| Reserve of unearned premiums:— | | |
| Accident | $ 5,393 24 | |
| Automobile (B) | 9,101 26 | |
| Sickness | 3,944 15 | |
| Total, $18,438.65; carried out at 80 per cent | | 14,750 92 |
| Due and accrued for taxes | | 95 29 |
| Reinsurance premiums | | 647 56 |
| Total liabilities in Canada | | $ 18,695 77 |

THE PREFERRED ACCIDENT—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Automobile (B). | Sickness. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 10,935 03 | 26,472 62 | 7,889 41 |
| Less return premiums | 1,466 01 | 10,290 24 | 1,518 25 |
| Net cash received | 9,469 02 | 16,182 38 | 6,371 16 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 32,022 56 |
| Cash received for interest on investments | | 2,870 59 |
| Total income in Canada | $ | 34,893 15 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Automobile (B). | Sickness. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 483 57 | 1,507 40 | 564 98 |
| Paid for claims occurring during the year | 1,405 24 | 5,878 99 | 5,674 60 |
| Less reinsurance | | 86 45 | |
| Net payment for said claims | | 5,792 54 | |
| Total net payment for claims | 1,888 81 | 7,299 94 | 6,239 58 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 15,428 33 |
| Commission and brokerage | | 8,591 02 |
| Taxes | | 1,812 83 |
| Salaries, fees and travelling expenses:—Salaries—Chief agency, $9,996.17; travelling expenses—chief agency, $927.70 | | 10,923 87 |
| Miscellaneous expenditure, viz.:—Advertising, $851.26; furniture and fixtures, $32.20; postage, telegrams, telephones and express, $530.60; printing and stationery, $1,104.61; rents, $1,408.30; underwriters' boards, associations, etc., $257.85 | | 4,184 82 |
| Total expenditure in Canada | $ | 40,940 87 |

THE PREFERRED ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Automobile (B). | Sickness. |
| | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919 | 6,803 00 | 20,122 73 | 6,284 65 |
| Taken in 1920, new | 5,861 33 | 27,517 23 | 3,673 00 |
| renewed | 6,018 50 | ..... | 5,202 54 |
| Totals | 18,682 83 | 47,639 96 | 15,160 19 |
| Less ceased | 7,896 35 | 27,269 48 | 7,271 90 |
| Gross in force at end of 1920 | 10,786 48 | 20,370 48 | 7,888 29 |
| Less reinsured | ..... | 2,167 95 | |
| Net in force at end of 1920 | 10,786 48 | 18,202.53 | 7,888 29 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 81,000 00 |
| Book value of stocks and bonds held by the company | 5,587,956 00 |
| Cash on hand, in trust companies and in banks | 281,221 31 |
| Premiums in course of collection | 999,859 75 |
| Bills receivable | 26,624 95 |
| All other ledger assets | 389 37 |
| Total ledger assets | $ 6,977,051 38 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 49,255 84 |
| Gross assets | $ 7,026,307 22 |
| Deduct assets not admitted | 390,743 96 |
| Total admitted assets | $ 6,635,563 26 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,450,572 44 |
| Estimated expenses of investigation and adjustment of unpaid claims | 47,202 80 |
| Unearned premiums | 2,251,695 08 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 227,434 04 |
| Federal, state and other taxes due or accrued (estimated) | 95,000 00 |
| Salaries, rents, etc., due and accrued | 6,292 87 |
| Dividends declared and unpaid to stockholders | 21,000 00 |
| Interest due or accrued | 1,074 00 |
| Reinsurance premiums | 20,992 97 |
| Other liabilities | 814,299 06 |
| Total liabilities, except capital stock | $ 4,935,563 26 |
| Capital stock paid up | 700,000 00 |
| Surplus over capital and liabilities | 1,000,000 00 |
| Total liabilities | $ 6,635,563 26 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | 4,675,092 94 |
| Interest and dividends | 231,802 48 |
| Total income | $ 4,906,895 42 |

THE PREFERRED ACCIDENT—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,850,255 28 |
| Investigation and adjustment of claims | 274,227 57 |
| Dividends to stockholders | 175,000 00 |
| Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums | 1,229,211 11 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 62,701 33 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 301,952 11 |
| State taxes on premiums, Insurance Department licenses and fees | 69,103 80 |
| Rents | 18,729 87 |
| Federal taxes | 80,868 04 |
| All other licenses, fees and taxes | 1,200 87 |
| Gross loss on sale or maturity of bonds | 226,775 72 |
| All other disbursements | 51,497 37 |
| Total disbursements | $ 4,341,523 07 |

EXHIBIT OF PREMIUMS.

| | | | |
|---|---|---|---|
| Premiums on risks written or renewed during the year | $1,162,474 50 | $1,009,917 63 | $ 470,213 24 |
| Premiums on risks terminated during the year | 1,114,560 14 | 898,925 82 | 438,928 69 |
| Premiums on net amount in force at December 31, 1920 | 947,295 03 | 662,872 52 | 366,298 54 |

## THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. T. FARISH—Vice-President, NELSON MITCHELL—Manager and Secretary, E. E. GLEASON—Principal Office, Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 50,000 00 |
| Amount paid thereon in cash | 35,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| Bonds and debentures owned by the Company:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dom. of Can. War Loan, 1937, 5 p.c. | $ 5,000 00 | $ 4,809 78 | $ 4,802 74 |
| Dom. of Can. Victory Loan, 1937, 5½ p.c. | 15,000 00 | 14,800 00 | 15,000 00 |
| *Cities*— | | | |
| Edmonton, 1921 to 1956, 4½ p.c. | 4,610 84 | 4,318 72 | 3,932 74 |
| *Port Arthur (Atikokau Iron Co., Ltd.), 1925, 5 p.c. | 2,000 00 | 1,986 32 | 1,920 00 |
| Prince Albert, 1964, 1 to 6 p.c. | 5,227 20 | 4,429 68 | 2,613 60 |
| *Regina, 1928, 5 p.c. | 5,000 00 | 4,921 31 | 4,750 00 |
| *Villages*— | | | |
| *Granby, 1936, 4 p.c. | 16,000 00 | 16,000 00 | 12,960 00 |
| St. Michel de Laval, 1954, 6 p.c. | 5,000 00 | 5,000 00 | 5,050 00 |
| *School*— | | | |
| Fort William, Ont., R.C., 1941, 4½ p.c. | 5,000 00 | 4,681 73 | 4,050 00 |
| Total par, book and market values... | $ 62,838 04 | $ 60,947 54 | $ 55,109 08 |

| | | |
|---|---|---|
| Carried out at book value | | $ 60,947 54 |
| Cash at head office | | 1,913 23 |
| Cash in Canadian Bank of Commerce, Granby, Que. | | 29,033 45 |
| Total ledger assets | | $ 91,894 22 |
| Deduct market value of bonds and debentures under book value | | 5,874 95 |
| | | $ 86,019 27 |

*Other Assets*

| | |
|---|---|
| Interest accrued | 567 12 |
| Agents' balances and premiums uncollected ($9,283.00 on business prior to Oct. 1, 1920) | 10,164 37 |
| Furniture and fixtures | 1,114 65 |
| All other non-ledger assets | 434 81 |
| Total assets | $ 98,300 22 |

*On deposit with Receiver General.

THE PROTECTIVE ASSOCIATION—*Concluded.*

LIABILITIES.

| | | |
|---|---|---|
| Total net amount of accident and sickness claims, unadjusted | | $ 16,423 78 |
| Reserve of unearned premiums, $63,921.39; carried out at 80 per cent | | 51,137 11 |
| Due and accrued for salaries, rent and medical fees | | 1,833 57 |
| Taxes due and accrued | | 1,850 00 |
| Total liabilities | | $ 71,244 46 |
| Excess of assets over liabilities | | $ 27,055 76 |
| Capital stock paid in cash | | 35,000 00 |

INCOME.

| | | |
|---|---|---|
| Gross cash received for accident and sickness premiums | $ 225,900 72 | |
| Deduct return premiums | 1,396 41 | |
| Net cash received for premiums | | $ 224,504 31 |
| Received for interest | | 2,813 34 |
| Total income | | $ 227,317 65 |

EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for accident and sickness claims occurring in previous years | $ 16,322 58 | |
| Net amount paid for accident and sickness claims occurring during the year | 115,715 78 | |
| Total net amount paid for claims | | $ 132,038 36 |
| Commission or brokerage | | 32,606 58 |
| Paid for: salaries of officials, $10,816.44; do., of agents and office staff, $14,979.46; auditors' fees, $195.10; travelling expenses, $5,482.75 | | 31,473 75 |
| Taxes | | 5,008 74 |
| Miscellaneous expenditure, viz.: Office furniture and fixtures, $266.75; postage, telegrams, telephone and express, $2,670.07; printing and stationery, $2,676.32; advertising, $200.60; rents, $686.84; medical fees, $2,823.50; sundries, $565.71 | | 9,889 79 |
| Total expenditure | | $ 211,017 22 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1919 | $ 75,593 79 |
| Amount of cash income | 227,317 65 |
| Total | $ 302,911 44 |
| Expenditure | 211,017 22 |
| Balance, net ledger assets, at December 31, 1920 | $ 91,894 22 |

RISKS AND PREMIUMS.

| *Accident and Sickness Risks.* | No. |
|---|---|
| Gross policies in force at end of 1919 | 13,466 |
| Taken during 1920, new | 3,984 |
| renewed | 11,031 |
| Total | 28,481 |
| Less terminated | 13,466 |
| Gross and net in force at December 31, 1920 | 15,015 |

## THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, AUSTIN A. HEATH—Secretary, HARRY L PEABODY—Principal Office, Worcester, Mass.—Chief Agent in Canada, JAS. E. SCOTT—Head Office in Canada, Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 100,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:

| | Par value. | Market value. | |
|---|---|---|---|
| City of Halifax, 1945, 4 p.c. | $ 10,000 00 | $ 8,500 00 | |
| City of Toronto, 1922, 4 p.c. | 20,000 00 | 19,200 00 | |
| Total on deposit with Receiver General | $ 30,000 00 | $ 27,700 00 | |
| Carried out at market value | | | 27,700 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Molsons Bank, Toronto | $ 264 81 | |
| Dominion Bank, Toronto | 35,102 70 | |
| Total cash in banks | | 35,367 51 |
| Interest accrued | | 600 00 |
| Total assets in Canada | | $ 63,667 51 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of accident and sickness claims, unadjusted | $ 7,224 54 |
| Reserve of unearned premiums: accident and sickness, $3,680; carried out at 80 per cent. | 2,944 00 |
| Taxes due and accrued | 4,532 72 |
| Salaries, rents, advertising, agency and other expense due and accrued | 30 80 |
| Premiums paid in advance, $2,499; investigating and adjusting unpaid claims (estimated), $34.20 | 2,533 20 |
| Total liabilities in Canada | $ 17,265 26 |

### INCOME IN CANADA.

*Accident and Sickness Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 68,014 00 | |
| Deduct return premiums | 100 19 | |
| Total net cash received for premiums | | $ 67,913 81 |
| Interest and dividends | | 1,874 33 |
| Policy fees | | 4,530 50 |
| Total income in Canada | | $ 74,318 64 |

THE RIDGELY PROTECTIVE—*Continued.*

EXPENDITURE IN CANADA.

*Accident and Sickness Risks.*

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 7,332 10 | |
| Net amount paid for claims occurring during the year | 30,477 13 | |
| Total net amount paid for claims | | $ 37,809 23 |
| Commission and brokerage | | 2,706 57 |
| Salaries of general and special agents, $1,200; traveling expenses, agents, $1,217.67 | | 2,417 67 |
| Taxes | | 1,547 95 |
| Miscellaneous expenditure, viz.: Advertising, $239.80; postage, telegrams, telephones and express, $337.26; printing and stationery, $40; rents, $550; miscellaneous, $7,413.21 | | 8,580 27 |
| Total expenditure in Canada | | $ 53,061 69 |

RISKS AND PREMIUMS IN CANADA.

| *Accident and Sickness Risks.* | Premiums. |
|---|---|
| Gross policies in force at end of 1919 | $ 18,206 00 |
| Taken during 1920, new and renewed | 68,014 00 |
| Total | $ 86,220 00 |
| Deduct terminated | 64,505 50 |
| Gross and net in force at December 31, 1920 | $ 21,714 50 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 447,885 53 |
| Cash on hand, in trust companies and in banks | 172,083 68 |
| Total ledger assets | $ 619,969 21 |
| Interest due and accrued | 8,181 24 |
| Gross assets | $ 628,150 45 |
| Deduct assets not admitted | 74,914 28 |
| Total admitted assets | $ 553,236 17 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 115,476 28 |
| Expenses of investigations and adjustment of claims (estimated) | 864 60 |
| Total unearned premiums | 109,536 82 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 2,728 96 |
| Federal, state and other taxes (estimated) | 42,079 51 |
| Total liabilities, except paid up capital | $ 270,686 17 |
| Capital stock paid up | 100,000 00 |
| Surplus over capital and other liabilities | 182,550 00 |
| Total liabilities | $ 553,236 17 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 964,408 47 |
| Policy fees required or represented by applications | 143,157 50 |
| Received for interest and dividends | 26,713 40 |
| Total income | $ 1,134,279 37 |

THE RIDGELY PROTECTIVE—*Concluded*

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 572,669 47 |
| Investigation and adjustment of claims | | 5,989 31 |
| Policy fees retained by agents | | 142,196 65 |
| Commission or brokerage | | 41,084 43 |
| Dividends and interest to stockholders | | 10,000 00 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | | 149,266 51 |
| Salaries, travelling and all other expenses of agents not on commission account | | 66,394 42 |
| Rents | | 4,050 04 |
| State taxes on premiums, Insurance Department licenses and fees | | 20,105 37 |
| All other licenses, fees and taxes | | 10,317 68 |
| Agents' balances charged off | | 1,559 46 |
| All other disbursements | | 31,589 13 |
| Total disbursements | $ | 1,054,722 47 |

EXHIBIT OF PREMIUMS.

| | | |
|---|---|---|
| Premiums on policies written or renewed during the year | $ | 966,740 00 |
| Premiums on risks expired and terminated | | 912,878 50 |
| Premiums on policies in force at end of the year | | 356,633 25 |

## ROYAL INDEMNITY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, C. H. HOLLAND—Secretary, JAMES MORRISON—Principal Office, New York—Chief Agent in Canada, J. H. LABELLE—Head Office in Canada, Montreal.

(Incorporated, 1910. Dominion license issued March 17, 1920.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| Prov. of Ontario, 1939, 4 p.c. | $ 50,000 00 | $ 43,500 00 |
| *Cities—* | | |
| London, 1927, 4½ p.c. | 15,000 00 | 13,175 58 |
| London, 1922, 4½ p.c. | 15,000 00 | 14,046 13 |
| Toronto, 1922, 4 p.c. | 25,000 00 | 24,000 00 |
| *Towns—* | | |
| North Toronto, 1933, 4½ p.c. | 534 44 | 497 03 |
| North Toronto, 1934, 4½ p.c. | 783 49 | 728 65 |
| North Toronto, 1935, 4½ p.c. | 1,043 75 | 970 69 |
| North Toronto, 1936, 4½ p.c. | 1,315 71 | 1,223 61 |
| North Toronto, 1937, 4½ p.c. | 1,599 93 | 1,487 93 |
| North Toronto, 1938, 4½ p.c. | 896 92 | 834 14 |
| North Toronto, 1939, 4½ p.c. | 1,207 28 | 1,122 77 |
| North Toronto, 1940, 4½ p.c. | 1,531 61 | 1,424 40 |
| North Toronto, 1941, 4½ p.c. | 1,870 53 | 1,739 59 |
| North Toronto, 1942, 4½ p.c. | 1,224 69 | 1,138 96 |
| Notre Dame de Grace, 1948, 4½ p.c. | 8,000 00 | 7,120 00 |
| *School—* | | |
| St. Henri, Que., 1953, 5 p.c. | 65,000 00 | 54,112 86 |
| Total on deposit with Receiver General | $ 190,008 35 | $ 167,122 34 |

| | |
|---|---|
| Carried out at market value | $ 167,122 34 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 284 45 |
| Cash in banks:— | | |
| Royal Bank, Toronto | $ 4,820 81 | |
| Royal Bank, Montreal | 63,621 94 | |
| Total cash in banks | | 68,442 75 |
| Accrued interest | | 1,497 10 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident ($607.35 on business prior to Oct. 1, 1920) | $ 1,295 38 | |
| Automobile (B) ($740.51 on business prior to Oct. 1, 1920) | 1,805 15 | |
| Burglary $972.21 on business prior to Oct. 1, 1920) | 4,236 77 | |
| Guarantee ($672.40 on business prior to Oct. 1, 1920) | 5,167 19 | |
| Liability ($938.11 on business prior to Oct. 1, 1920) | 3,007 44 | |
| Steam Boiler ($153.13 on business prior to Oct. 1, 1920) | 6,700 70 | |
| Sickness ($476.10 on business prior to Oct. 1, 1920) | 1,382 96 | |
| Total | | 23,595 59 |
| Total assets in Canada | | $ 260,942 23 |

THE ROYAL INDEMNITY—*Continued.*

LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims, viz:— | | |
| Accident, unadjusted | $ 400 00 | |
| Automobile (B), unadjusted | 5,878 00 | |
| Burglary, unadjusted | 1,414 00 | |
| Guarantee, unadjusted | 2,703 00 | |
| Sickness, unadjusted | 105 00 | |
| Liability, unadjusted | 615 00 | |
| Total net amount of unsettled claims | | $ 11,115 00 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 1,922 44 | |
| Automobile (B) | 8,745 49 | |
| Burglary | 16,738 31 | |
| Guarantee | 30,658 27 | |
| Sickness | 1,602 54 | |
| Liability | 2,785 05 | |
| Steam Boiler | 19,182 48 | |
| Total, $81,634.58; carried out at 80 per cent | | 65,307 66 |
| Taxes accrued, not due | | 2,608 83 |
| All other liabilities | | 676 00 |
| Total liabilities in Canada | | $ 79,707 49 |

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Auto (B). | Burglary. | Liability. | Guarantee | Sickness | Steam Boiler. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 3,364 43 | 21,486 16 | 50,419 60 | 2,570 97 | 53,984 04 | 2,375 33 | 18,389 04 |
| Less reinsurance | | | | 28 03 | | | |
| Less return premiums | 839 26 | 5,301 73 | 25,832 25 | 846 78 | 5,682 70 | 842 40 | 5,796 10 |
| Total deduction | | | | 874 81 | | | |
| Net cash received | 2,525 17 | 16,184 43 | 24,587 35 | 1,696 16 | 48,301 34 | 1,532 93 | 12,592 94 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 107,420 32 |
| Cash received for interest on investments | 6,618 45 |
| Total income in Canada | $ 114,038 77 |

THE ROYAL INDEMNITY—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Auto (B). | Burglary. | Liability. | Sickness. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring during the year | 450 00 | 5,143 99 | 6,308 55 | 365 00 | 313 20 | |
| Total net payments for claims for all classes of business | | | | | | $ 12,580 74 |
| Commission and brokerage | | | | | | 23,628 93 |
| Taxes | | | | | | 1,413 77 |
| Salaries, fees and travelling expenses:—Salaries:—general and special agents, $12,564.05; travelling expenses:—agents, $3,756.99; investigation, $1,036.76 | | | | | | 17,357 80 |
| Miscellaneous expenditure, viz.,—Advertising, $2,069.93; furniture and fixtures, $1,819.67; inspections and surveys, $1,012.48; legal expenses, $13; postage, telegrams, telephones and express, $743.40; printing and stationery, $1,956.08; rents, $1,117.50; underwriters' boards, associations, etc., $453.63; customs, $73.32; publications, $18; sundry, $144.40 | | | | | | 9,421 41 |
| Total expenditure in Canada | | | | | | $ 64,402 65 |

RISKS AND PREMIUMS IN CANADA.

| — | Accident. | Automobile. (B) | Burglary. | Liability. | Guarantee. | Sickness. | Steam Boiler |
|---|---|---|---|---|---|---|---|
| | Premiums | Premiums | Premiums | Premiums | Premiums | Premiums | Premiums |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Taken in 1920, new | 4,889 15 | 23,666 29 | 55,744 56 | 6,176 29 | 60,274 93 | 4,060 58 | 27,272 26 |
| Less ceased | 1,044 27 | 6,175 30 | 26,120 82 | 1,246 15 | 5,540 20 | 855 50 | 4,253 28 |
| Gross and net in force at end 1920 | 3,844 88 | 17,490 99 | 29,623 74 | 4,930 14 | 54,734 73 | 3,205 08 | 23,018 98 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $10,297,922 76 |
| Interest and dividends | 425,062 79 |
| Agents' balances previously charged off | 183 64 |
| Gross profit on sale or maturity of ledger assets | 1,084 15 |
| Total income | $10,724,253 34 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,929,844 62 |
| Investigation and adjustment of claims | 518,098 24 |
| Commissions or brokerage (less amount received on return premiums and reinsurance) | 2,171,428 04 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 228,177 42 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 614,212 58 |
| Medical examiners' fees and salaries | 337 50 |
| Inspections (other than medical and claim) | 206,497 83 |
| State taxes on premiums, Insurance Department licenses and fees | 157,391 72 |
| Rents | 68,191 81 |
| All other taxes, licenses and fees | 103,394 82 |
| Agents' balances charged off | 94 10 |
| Gross decrease, by adjustment, in book value of real estate | 2,770 25 |
| All other disbursements | 163,878 44 |
| Total disbursements | $ 8,164,317 37 |

THE ROYAL INDEMNITY—*Concluded.*

LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 9,331,568 91 |
| Cash on hand, in trust companies and in banks | 1,542,384 43 |
| Gross premiums in course of collection | 2,255,705 44 |
| Bills receivable | 23,122 06 |
| Loss recoverable from reinsuring companies | 73,719 42 |
| Equity in the funds of the Workmen's Compensation Reinsurance Bureau | 217,159 29 |
| Agents' balances suspense account | 45,010 64 |
| Total ledger assets | $13,488,670 19 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 114,869 19 |
| Gross assets | $13,603,539 38 |
| Deduct assets not admitted | 561,929 90 |
| Total admitted assets | $13,041,609 48 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 4,760,630 95 |
| Expense of investigation and adjustment of unpaid claims (estimated) | 42,000 00 |
| Total unearned premiums | 4,376,372 74 |
| Commissions, brokerage, etc. | 474,532 92 |
| Salaries, rents, due and accrued | 30,000 00 |
| Federal, state, and other taxes due or accrued (estimated) | 357,494 35 |
| Total liabilities, excluding capital stock | $10,041,030 99 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities | 2,000,378 52 |
| Total liabilities | $13,041,609 48 |

EXHIBIT OF PREMIUMS.

| — | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1920. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 402,490 75 | 348,537 22 | 242,381 80 |
| Health | 188,968 74 | 145,260 74 | 111,512 41 |
| Liability | 4,324,595 18 | 380,742 51 | 2,898,057 48 |
| Fidelity | 855,115 25 | 625,542 01 | 573,692 35 |
| Plate Glass | 671,906 34 | 461,694 77 | 493,559 45 |
| Auto and Teams Property Damage | 1,493,066 72 | 1,244,871 08 | 991,143 39 |
| Burglary and Theft | 1,107,691 28 | 801,721 80 | 789,862 79 |
| Workmen's Collective | 1,041 41 | 1,056 27 | 508 14 |
| Surety | 871,129 43 | 616,576 70 | 694,566 30 |
| Workmen's Compensation | 3,537,084 67 | 3,337,520 13 | 1,173,829 82 |
| Steam Boiler | 343,754 93 | 236,783 01 | 363,247 66 |
| Engine and Fly Wheel | 399,777 76 | 211,612 60 | 204,488 34 |

## SECURITY MUTUAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, EDWIN L. WARD—Secretary, HENRY VEEDER—Principal Office, Chicago, Ill.—Chief Agent in Canada, F. A. SHAW—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1913. Dominion license issued, Feb. 20, 1918.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bond on deposit with Receiver General, viz.:— | | | |
| Dominion of Canada, bond, 1921, 5 p.c. | $ 20,000 00 | $ 19,800 00 | |
| Total on deposit with Receiver General | $ 20,000 00 | $ 19,800 00 | |
| Carried out at market value | | | $ 19,800 00 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Bond deposited with the Workmen's Comp. Board, Manitoba:— | | | |
| Dominion of Canada War Loan, 1922, 5½ p.c. | $ 15,000 00 | $ 15,000 00 | |
| Carried out at market value | | | $ 15,000 00 |
| On deposit with Workmen's Compensation Board, Manitoba | | | 3,872 24 |
| Cash in Imperial Bank, Winnipeg | | | 2,490 63 |
| Interest accrued | | | 284 37 |
| Agents' balances and premiums uncollected (written prior to Oct. 1, 1919) | | | 2,590 00 |
| Total assets in Canada | | | $ 44,037 24 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 3,369 41 |
| Present value of claims payable by instalments not yet due | 16,660 06 |
| Reserve of unearned premiums, $3,453; carried out at 80 per cent | 2,762 40 |
| Taxes, due and accrued | 221 71 |
| Total liabilities in Canada | $ 23,013 58 |

### INCOME IN CANADA.

| | |
|---|---|
| Net cash received for liability premiums | $ 11,085 61 |
| Received for interest on investments | 2,308 08 |
| Premiums on checks | 81 50 |
| Total income in Canada | $ 13,475 19 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,518 01 | |
| " " " during the year | 2,311 21 | |
| Net amount paid for liability said claims | | $ 4,829 22 |
| Taxes | | 227 97 |
| Miscellaneous expenditure, viz.:—Printing and stationery, $8.00; Workmen's Compensation Board, Manitoba, $723.54 | | 731 54 |
| Total expenditure | | $ 5,788 73 |

SECURITY MUTUAL CASUALTY—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| *Liability Risks.* | Premiums. |
|---|---|
| Gross policies in force at end of 1919 | $ 5,180 00 |
| Taken during 1920, new and renewed | 11,085 61 |
| Total | $ 16,265 61 |
| Deduct terminated | 11,085 61 |
| Gross and net in force at December 31, 1920 | $ 5,180 00 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 30,000 00 |
| Book value of stocks and bonds held by the company | 4,654,521 24 |
| Cash on hand, in trust companies and in banks | 817,808 54 |
| Premiums in course of collection | 76,823 16 |
| Bills receivable | 5,517 62 |
| All other ledger assets | 328,566 29 |
| Total ledger assets | $ 5,913,236 85 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 34,039 65 |
| Gross assets | $ 5,947,276 50 |
| Deduct assets not admitted | 129,502 01 |
| Total admitted assets | $ 5,817,774 49 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 3,176,543 04 |
| Investigation and adjustment exepnses | 3,236 65 |
| Unearned premiums | 561,185 51 |
| Federal, state and other taxes due or accrued (estimated) | 12,401 19 |
| Salaries, rents, etc., due and accrued | 375 00 |
| Unabsorbed premium refund | 16,381 84 |
| Total liabilities, except capital stock | $ 3,770,123 23 |
| Surplus over liabilities | 2,047,651 26 |
| Total liabilities | $ 5,817,774 49 |

INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,015,768 59 |
| Interest and dividends | 250,974 03 |
| Gross profit on sale or maturity of bonds | 236 25 |
| Total income | $ 3,266,978 87 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 518,849 77 |
| Investigation and adjustment of claims | 59,253 51 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 47,255 80 |
| Travelling and all other expenses of officers and others | 10,289 79 |
| Inspection (other than medical and claim) | 5,850 70 |
| State taxes on premiums, Insurance Department licenses and fees | 13,033 66 |
| Federal taxes | 17,200 34 |
| Rents | 4,262 58 |
| All other licenses, fees and taxes | 128 50 |
| Unabsorbed premiums refunded | 1,771,867 22 |
| Subscription to associations Boards and Bureaus | 11,081 21 |
| All other disbursements | 11,479 63 |
| Total disbursements | $ 2,470,552 71 |

EXHIBIT OF PREMIUMS.

| | Liability. | Auto (B). | Workmen's compensation. |
|---|---|---|---|
| Premiums written or renewed during the year | $ 624,849 98 | $ 41,711 36 | $ 2,407,822 27 |
| Premiums on risks terminated during the year | 555,853 92 | 220 36 | 2,402,719 87 |

## THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, L. F. BUTLER—Secretary, J. H. COBURN—Principal Office, Hartford, Conn.—Chief Agent in Canada, GEO. G. FOSTER, K.C.—Head Office in Canada, Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $5,000,000 00 |
| Amount subscribed and paid in cash | 1,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada War Loan, 1937, 5½ p.c. | $ 185,000 00 | $ 185,000 00 | |
| Dominion of Canada Victory Loan, 1934, 5½ p.c. | 50,000 00 | 50,000 00 | |
| *Cities—* | | | |
| London, 1933, 4 p.c. | 17,000 00 | 14,960 00 | |
| Toronto, 1948, 4 p.c. | 109,500 00 | 93,075 00 | |
| Victoria, 1923, 4 p.c. | 25,000 00 | 23,000 00 | |
| Total on deposit with Receiver General | $ 386,500 00 | $ 366,035 00 | |
| Carried out at market value | | | $ 366,035 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Montreal, $19,018.78; Toronto, $2,448.12; Winnipeg, $105.57. | | 21,572 47 |
| Interest due | | 3,940 69 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident | $ 4,512 03 | |
| Automobile (B.) | 7,531 14 | |
| Burglary | 9,010 01 | |
| Plate Glass | 2,251 26 | |
| Sickness | 14,181 44 | |
| Steam Boiler and Fly Wheel | 13,364 64 | |
| Total | | 50,850 52 |
| Total assets in Canada | | $ 442,398 68 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 15,480 00 | |
| Automobile (B), unadjusted | 105,243 00 | |
| Burglary, unadjusted | 10,853 31 | |
| Plate Glass, unadjusted | 378 17 | |
| Sickness, unadjusted | 11,371 87 | |
| Steam Boiler and Fly-Wheel, unadjusted | 2,213 83 | |
| Total net amount of unsettled claims | | $ 145,540 18 |
| Reserve of unearned premiums:— | | |
| Accident | $ 20,510 82 | |
| Automobile (B.) | 32,719 96 | |
| Burglary | 65,603 30 | |
| Plate Glass | 7,022 56 | |
| Sickness | 67,267 82 | |
| Steam Boiler and Fly Wheel | 77,686 19 | |
| Total net reserve, $270,810.65; carried out at 80 per cent | | 216,648 52 |
| Taxes due and accrued | | 8,873 85 |
| Salaries, rents, etc., due and accrued | | 8,070 56 |
| Total liabilities in Canada | | $ 379,133 11 |

THE TRAVELERS INDEMNITY—*Continued.*

INCOME IN CANADA.

| | Accident | Auto. (B) | Burglary. | Plate Glass. | Sickness. | Steam Boiler. | |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received for premiums | 46,100 30 | 121,103 53 | 75,384 49 | 9,959 98 | 139,289 82 | 62,147 95 | |
| Less return premiums | 2,763 51 | 20,317 55 | 4,614 35 | 518 36 | 5,502 47 | 6,801 46 | |
| Net cash received for premiums | 43,336 79 | 100,785 98 | 70,770 14 | 9,441 62 | 133,787 35 | 55,346 49 | |
| Net cash received for premiums for all classes of business | | | | | | | $ 413,468 37 |
| Cash received for interest on investments | | | | | | | 19,245 42 |
| From all other sources | | | | | | | 77 50 |
| Total income in Canada | | | | | | | $ 432,791 29 |

EXPENDITURE IN CANADA.

| | Accident. | Auto-mobile. (B) | Burglary. | Plate Glass. | Sickness. | Steam Boiler. | |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Paid for claims occurring in previous years | 6,260 65 | 25,571 32 | 1,034 70 | 343 79 | 16,059 85 | 2,672 00 | |
| Paid for claims occurring during the year | 8,689 67 | 27,095 82 | 6,149 29 | 3,418 72 | 64,636 04 | 579 15 | |
| Deduct saving and salvage | | 3,431 74 | | 99 83 | | | |
| Net paid during the year for said claims | | 23,664 08 | | 3,318 89 | | | |
| Total net paid during the year for said claims | 14,950 32 | 49,235 40 | 7,183 99 | 3,662 68 | 80,695 89 | 3,251 15 | |
| Total net payments for claims for all classes of business | | | | | | | $ 158,979 43 |
| Commission and brokerage | | | | | | | 100,413 07 |
| Taxes | | | | | | | 9,273 13 |
| Salaries, fees and travelling expenses:—Salaries:—Head office officials and general and special agents, $36,184.28; travelling expenses, $5,561.96 | | | | | | | 41,746 24 |
| Miscellaneous expenditure, viz.:—Advertising, $120.89; medical examiner's fees, $1,082.35; postage and exchange, $3,273.25; printing and stationery, $2,308.98; rents, $3,577.64; adjusting expenses, $5,708.91; furniture and fixtures, $2,991.33; inspections and surveys, $20,925.66; underwriters' boards, etc., $125.50; legal expenses, $557.92; sundries, $3,733.09. | | | | | | | 44,405 52 |
| Total expenditure in Canada | | | | | | | $ 354,817 39 |

THE TRAVELERS INDEMNITY—*Continued.*

| | Accident. | Automobile (B) | Burglary. | Steam Boiler. | Plate Glass. | Sickness |
|---|---|---|---|---|---|---|
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919. | 32,771 40 | 84,427 89 | 37,247 37 | 112,612 56 | 5,571 34 | 103,157 93 |
| Taken in 1920—New and renewed | 51,499 97 | 121,955 17 | 79,967 41 | 70,450 89 | 12,090 40 | 141,532 85 |
| Totals | 84,271 37 | 206,383 06 | 117,214 78 | 183,063 45 | 17,661 74 | 244,690 78 |
| Less ceased | 43,249 73 | 140,943 13 | 12,052 76 | 10,715 03 | 5,160 83 | 110,155 13 |
| Gross and net in force at end of 1920 | 41,021 64 | 65,439 93 | 105,162 02 | 132,348 42 | 12,500 91 | 134,535 65 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 332,999 97 |
| Book value of bonds and stocks | 5,991,245 62 |
| Cash on hand, in trust companies and in banks | 742,643 10 |
| Premiums in course of collection | 1,312,300 68 |
| Agents balances | 338 88 |
| Total ledger assets | $ 8,379,528 25 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 76,639 35 |
| Gross assets | $ 8,456,167 60 |
| Deduct assets not admitted | 57,006 15 |
| Total admitted assets | $ 8,399,161 45 |

LIABILITIES.

| | |
|---|---|
| Unpaid claims | $ 653,170 95 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 66,011 04 |
| Unearned premiums | 4,906,459 43 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 323,576 29 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 12,235 33 |
| Federal, state and other taxes, due or accrued (estimated) | 117,628 31 |
| Total liabilities, except capital stock | $ 6,079,081 35 |
| Capital stock paid up in cash | 1,500,000 00 |
| Surplus over all liabilities | 820,080 10 |
| Total liabilities | $ 8,399,161 45 |

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 8,285,098 06 |
| Inspections | 17,334 52 |
| Interest and dividends | 229,833 95 |
| Gross increase, by adjustment, in book value of bonds | 7,216 47 |
| Surplus paid in | 752,119 81 |
| Gross profit on sale or maturity of ledger assets | 585 48 |
| Total income | $ 9,292,188 29 |

THE TRAVELERS INDEMNITY—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,341,533 00 |
| Investigation and adjustment of claims | 248,142 45 |
| Commission or brokerage | 1,918,538 91 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 284,661 53 |
| Salaries, travelling and all other expenses of agents not paid by commission | 590,349 61 |
| Salaries, travelling and all other expenses of payroll auditors | 7,305 68 |
| Inspections | 337,621 37 |
| Rents | 78,112 06 |
| State taxes on premiums, Insurance Department licenses and fees | 113,703 88 |
| Federal taxes | 94,318 72 |
| All other licenses, fees and taxes | 22,598 68 |
| Agents' balances charged off | 145 26 |
| Gross decrease, by adjustment, in book value of bonds | 2,645 08 |
| Gross loss on sale or maturity of bonds | 1,140 25 |
| All other disbursements | 257,439 48 |
| Total disbursements | $ 7,298,255 96 |

EXHIBIT OF PREMIUMS.

| | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1919. |
|---|---|---|---|
| Accident | $ 290,464 27 | $ 240,834 58 | $ 234,498 77 |
| Health | 259,007 04 | 221,414 65 | 186,254 32 |
| Liability | 131,664 83 | 127,970 92 | 84,292 43 |
| Plate Glass | 1,211,651 56 | 800,835 28 | 804,194 57 |
| Fly-Wheel | 138,226 28 | 46,405 14 | 130,155 29 |
| Auto and Teams and other Property Damage | 5,243,945 72 | 4,214,679 59 | 3,453,091 19 |
| Steam Boiler | 988,765 43 | 697,127 70 | 1,496,320 35 |
| Burglary and Theft | 2,526,568 32 | 1,369,952 38 | 2,483,613 30 |
| Workmen's Compensation | 531,719 72 | 771,883 38 | Nil |

## THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, L. F. BUTLER—Secretary, J. L. HOWARD—Principal Office, Hartford, Conn., U.S.A.—Chief Agent in Canada, GEORGE G. FOSTER—Head office in Canada, Montreal.

ACCIDENT DEPARTMENT.

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $10,000,000 00 |
| Amount of capital subscribed for and paid thereon in cash | 7,500,000 00 |

### ASSETS IN CANADA.

*(For Invested Assets, see Life Statement.)*

| | | |
|---|---|---|
| Agents' balances and premiums uncollected:— | | |
| Accident | $ 17,729 53 | |
| Liability | 68,639 62 | |
| Total | | $ 86,369 15 |
| Total assets in Canada | | $ 86,369 15 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims— | | |
| Accident, unadjusted | $ 2,982 18 | |
| Liability, unadjusted | 46,753 35 | |
| Total net amount of unsettled claims | | $ 49,735 53 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 114,572 87 | |
| Liability | 178,875 11 | |
| Ten Premium Accident | 11,833 00 | |
| Total, $305,280.98; carried out at 80 per cent | | $ 244,224 80 |
| Due and accrued for salaries, rent, advertising, agency and other expenses | | 11,565 85 |
| Due and accrued for taxes | | 24,563 40 |
| Total liabilities in Canada | | $ 330,089 58 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Liability. | |
| | $ cts. | $ cts. | |
| Gross cash received | 250,670 98 | 388,104 96 | |
| Less return premiums | 7,918 88 | 34,762 39 | |
| Net cash received | 242,752 10 | 353,342 57 | |
| Net cash received for premiums for all classes of business | | | $ 596,094 67 |
| From all other sources | | | 50 00 |
| Total income in Canada | | | 596,144 67 |

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Accident. | Liability. |
| | $ cts. | $ cts. |
| Net payment for claims occurring in previous years | 9,906 90 | 41,442 98 |
| Paid for claims occurring during the year | 64,082 02 | 86,347 48 |
| Total net payment for claims | 73,988 92 | 127,790 46 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 201,779 38 |
| Commission and brokerage | | 128,613 15 |
| Taxes | | 13,412 61 |
| Salaries and travelling expenses:—Salaries of Head Office officials, $9,045.64; general and special agents, $22,975.81; travelling expenses, officials and agents, $7,629.80; branch office salaries, $23,441.15; auditors' salaries, $1,334.44 | | 64,426 84 |
| Miscellaneous expenditure, viz.:—Advertising, $103.98; furniture and fixtures, $4,139.99; inspections and surveys, $9,613 02; legal expenses, $10,641.94; medical examiners' fees, $10,970.91; postage, exchange and express, $901.45; printing, stationery, etc., $1,926.28; rents, $4,920.62; adjusting expenses, $37,735.41; miscellaneous expenses, $3,104 80 | | 84,058 40 |
| Total expenditure in Canada | $ | 492,290 38 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | | | Liability. | |
| | No. | Amount. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1919 | 7,965 | 50,075,032 | 179,824 10 | 732 | 84,323 60 |
| Taken in 1920, new and renewed | 23,897 | 101,488,299 | 262,170 20 | 1,027 | 444,055 77 |
| Totals | 31,862 | 151,563,331 | 441,994 30 | 1,759 | 528,379 37 |
| Less ceased | 22,357 | 91,343,814 | 212,848 56 | 791 | 170,938 97 |
| Gross and net in force at end of 1920 | 9,505 | 60,219,517 | 229,145 74 | 968 | 357,440 40 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total premium income | $43,072,796 02 |
| Cash received for interest and dividends | 1,825,762 27 |
| Agents' balances previously charged off | 252 25 |
| Gross profits on sale or maturity of bonds and stocks | 952 00 |
| Gross increase, by adjustment, in book value of bonds | 62,849 30 |
| From all other sources | 53,637 95 |
| Total income | $45,016,249 79 |

THE TRAVELERS—*Concluded.*

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $17,801,703 66 |
| Matured endowments and surrender values under ten premium accident policies | 15,479 38 |
| Investigation and adjustment of claims | 3,186,217 12 |
| Paid stockholders for interest and dividends | 1,320,000 00 |
| Commissions or brokerage | 7,609,474 93 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 2,839,788 32 |
| Salaries, travelling and other expenses of pay roll auditors | 530,364 04 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 2,173,735 44 |
| Medical examiners' fees and salaries | 77,689 36 |
| Inspections (other than medical and claim) | 1,189,180 29 |
| Travelling expenses, home office | 108,551 99 |
| State taxes on premiums, Insurance Department licenses and fees | 646,821 96 |
| All other licenses, fees and taxes | 674,347 46 |
| Rents | 569,370 31 |
| Agents' balances charged off | 630 71 |
| Gross loss on sale of maturity of bonds | 123,631 04 |
| Gross decrease, by adjustment, in book value of bonds | 61,743 25 |
| All other disbursements | 1,489,152 70 |
| Total disbursements | $40,417,881 96 |

LEDGER ASSETS.

| | |
|---|---|
| Loans secured by pledge of bonds or other collaterals | $ 504,800 00 |
| Book value of bonds and stocks owned | 43,875,801 75 |
| Cash on hand, in trust companies and in banks | 2,711,633 34 |
| Premiums in course of collection | 7,600,856 31 |
| Bills receivable | 120,572 74 |
| Agents' ledger balances | 160,525 03 |
| All other ledger assets | 1,568 00 |
| Total ledger assets | $54,975,757 17 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 429,773 25 |
| Market value of stocks over book value | 539,570 75 |
| All other non-ledger assets | 11,533 19 |
| Gross assets, life business | 139,970,101 74 |
| Total | $195,926,736 10 |
| Deduct assets not admitted | 892,566 23 |
| Total admitted assets | $195,034,169 87 |

LIABILITIES.

| | |
|---|---|
| Total unpaid claims | $24,085,886 48 |
| Estimated expenses of investigations and adjustment of unpaid claims | 64,099 00 |
| Total unearned premiums | 12,815,236 48 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 1,141,545 48 |
| Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc | 355,830 96 |
| Federal, state and other taxes due or accrued (estimated) | 628,904 99 |
| Reinsurance premiums | 31,691 86 |
| Special Reserve | 1,500,000 00 |
| Total liabilities, life business | 138,019,173 75 |
| Total liabilities (excluding capital stock) | $178,642,369 00 |
| Joint stock capital paid up in cash | 7,500,000 00 |
| Surplus over liabilities | 8,891,800 87 |
| Total liabilities | $195,034,169 87 |

EXHIBIT OF PREMIUMS.

*Accident.*

| | |
|---|---|
| Premiums on policies written or renewed during 1920 | $ 8,751,061 88 |
| Premiums on policies terminated | 7,655,181 44 |
| Net premiums in force at December 31, 1920 | 6,015,004 73 |

*Liability.*

| | |
|---|---|
| Premiums on policies written or renewed during 1920 | $14,683,751 02 |
| Premiums on policies terminated | 12,970,795 07 |
| Net premiums in force at December 31, 1920 | 9,498,051 17 |

## THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, W. B. EMERSON—Secretary, W. D. MURPHY—Principal Office, Columbus, O.—Chief Agent in Canada, F. J. C. Cox—Head Office in Canada, Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued, July 24, 1914.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, Viz.:— | | | |
| United States of America Canal Loan, 1961, 3 p.c. | $ 3,000 00 | $ 2,500 00 | |
| City of Calgary, 1933, 5 p.c. | 27,000 00 | 22,950 00 | |
| Total on deposit with Receiver General | $ 30,000 00 | $ 25,450 00 | |
| Carried out at market value | | | $ 25,450 00 |
| *Other Assets in Canada.* | | | |
| Agents' balances and premiums uncollected | | | 1,159 00 |
| Total assets in Canada | | | $ 26,609 00 |

### LIABILITIES IN CANADA

| | |
|---|---|
| Total net amount of claims unadjusted | $ 1,157 52 |
| Total liabilities in Canada | $ 1,157 52 |

### INCOME IN CANADA.

| | |
|---|---|
| Net cash received for premiums, ($28,443.00, less $16.00 reinsurances) | $ 28,427 00 |
| Interest and dividends | 1,440 00 |
| Total income in Canada | $ 29,867 00 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 726 77 | |
| Net amount paid for claims occurring during the year | 5,501 63 | |
| Total net amount paid for accident claims | | $ 6,228 40 |
| Paid for: chief agent, $766.50; medical examiners's fees, $25; headquarters expenses, $5,903.20; filing license, etc., $269.99 | | 6,964 69 |
| Total expenditure in Canada | | $ 13,193 09 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. |
|---|---|
| Gross policies in force at end of 1919 | $ 11,215 000 |
| Taken during 1920, new | 2,540 000 |
| renewed | 570 000 |
| Total | $ 14,325,000 |
| Deduct terminated | 1,765,000 |
| Gross and net in force at December 31, 1920 | $ 12,560,000 |

UNITED COMMERCIAL TRAVELERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of bonds | $ | 692,000 00 |
| Book value of real estate | | 39,166 00 |
| Cash on hand, in trust companies and in banks | | 445,733 77 |
| War Certificates | | 3,566 76 |
| Total ledger assets | $ | 1,180,466 53 |

NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 10,011 00 |
| Market value of real estate over book value | | 35,129 00 |
| Assessments collected, not yet turned over to Supreme Lodge | | 199,716 00 |
| All other assets | | 31,463 81 |
| Gross assets | $ | 1,456,786 34 |
| Deduct assets not admitted | | 50,113 81 |
| Total admitted assets | $ | 1,406,672 53 |

LIABILITIES.

| | | |
|---|---|---|
| Total net amount of unpaid claims | $ | 240,369 64 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | | 822 33 |
| Federal, state and other taxes (estimates) suspense fund | | 387 63 |
| All other liabilities | | 199,716 00 |
| Total liabilities | $ | 441,295 60 |

INCOME.

| | | |
|---|---|---|
| Net cash received for premiums | $ | 1,196,666 50 |
| Rents | | 5,414 00 |
| Received for interest and dividends | | 40,577 80 |
| Gross increase by adjustment in book value of bonds | | 11,479 40 |
| All other income | | 30,594 90 |
| Total income | $ | 1,284,732 60 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 800,537 14 |
| Medical examiners' fees | | 7,908 50 |
| Travelling and other expenses | | 4,503 72 |
| Supreme Lodge meeting expenses | | 1,161 18 |
| Salaries, fees and all other compensation of officers and trustees | | 56,610 89 |
| Rents | | 5,000 00 |
| State taxes on premiums, Insurance Department licenses and fees | | 2,318 32 |
| Gross decrease by adjustment in book value of bonds | | 80 50 |
| Gross loss on sale or maturity of bonds | | 5,254 00 |
| All other disbursements | | 191,028 81 |
| Total disbursements | $ | 1,074,403 06 |

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

President, J. R. BLAND—Secretary, R. HOWARD BLAND—Principal Office, Baltimore, Md., U.S.A.
Chief Agent in Canada, A. E. KIRKPATRICK—Head Office in Canada, Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 4,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B.*) | | $ 468,600 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debentures deposited with Provincial Governments (*For details, see Schedule C.*) | | $ 22,800 00 |
| Cash at head office in Canada | | 228 49 |
| Cash in Dominion Bank, Toronto | | 10,285 97 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Guarantee ($1,465.94 on business prior to Oct. 1, 1920) | $ 28,375 44 | |
| Accident ($07.75 on business prior to Oct. 1, 1920) | 6,034 00 | |
| Plate Glass ($40.39 on business prior to Oct. 1, 1920) | 2,826 87 | |
| Sickness ($875.75 on business prior to Oct. 1, 1920) | 5,467 55 | |
| Burglary ($393.90 on business prior to Oct. 1, 1920) | 15,240 60 | |
| Liability ($300.65 on business prior to Oct. 1, 1920) | 18,429 75 | |
| Automobile (B), ($1,699.09 on business prior to Oct. 1, 1920) | 9,598 54 | |
| Total, $85,972.75 (less $18,054.27 commission) | | 67,918 48 |
| Office furniture and plans | | 5,000 00 |
| Total assets in Canada | | $ 574,832 94 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of accident claims, unadjusted | $ 3,570 00 | |
| Net amount of automobile (B) claims, unadjusted | 5,595 00 | |
| Net amount of automobile (B) claims, resisted, in suit | 6,900 00 | |
| Net amount of burglary claims, unadjusted | 4,500 00 | |
| Net amount of burglary claims, resisted, in suit | 6,500 00 | |
| Net amount of liability claims, unadjusted | 9,465 00 | |
| Net amount of liability claims, resisted, in suit | 5,000 00 | |
| Net amount of guarantee claims, unadjusted | 110,664 00 | |
| Net amount of guarantee claims, resisted, in suit | 62,050 00 | |
| Net amount of plate glass claims, unadjusted | 1,235 00 | |
| Net amount of sickness claims, unadjusted | 3,800 00 | |
| Total net amount of unsettled claims | | $ 219,279 00 |
| Reserve of unearned premiums, viz.: | | |
| Guarantee | $ 144,039 74 | |
| Accident | 16,962 95 | |
| Plate Glass | 7,519 71 | |
| Sickness | 15,339 45 | |
| Burglary | 60,009 29 | |
| Liability | 42,106 91 | |
| Automobile (B) | 55,538 50 | |
| Total, $341,516.55; carried out at 80 per cent | | 273,213 24 |
| Taxes due and accrued | | 46,000 00 |
| Total liabilities in Canada | | $ 538,492 24 |

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile "B". | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 39,823 06 | 138,549 77 | 124,063 78 | 76,766 92 | 316,857 68 | 17,820 05 | 33,412 35 |
| Less reinsurance | | | 1,852 15 | | 3,371 01 | | |
| Less return premiums | 6,890 26 | 33,865 98 | 27,797 28 | 6,545 62 | 27,809 33 | 2,603 17 | 5,028 18 |
| Total deduction | | | 29,649 43 | | 31,180 34 | | |
| Net cash received | 32,932 80 | 104,683 79 | 94,414 35 | 70,221 30 | 285,677 34 | 15,216 88 | 28,384 17 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 631,530 63 |
| Cash received for interest on investments | 20,875 00 |
| Total income in Canada | $ 652,405 63 |

EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (B). | Burglary. | Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 1,190 50 | 9,363 70 | 1,175 42 | 13,642 94 | 74,215 11 | 1,159 57 | 3,158 54 |
| Less savings and salvage | | | | | 92,995 07 | | |
| Net paid for said claims | | | | | -18,779 96 | | |
| Paid for claims occurring during the year | 3,675 63 | 60,756 26 | 45,957 01 | 31,760 35 | 87,420 08 | 8,907 39 | 20,404 01 |
| Less reinsurance | | | 1,511 45 | | 31,357 37 | | |
| Net payment for said claims | | | 44,445 56 | | 56,062 71 | | |
| Total net payment for claims | 4,866 13 | 70,119 96 | 45,620 98 | 45,403 29 | 37,282 75 | 10,066 96 | 23,562 55 |

| | |
|---|---|
| Total net payment for claims for all classes of business | $ 236,922 62 |
| Commission and brokerage | 136,352 10 |
| Taxes | 17,697 76 |
| Salaries, fees and travelling expenses:—Salaries:—Chief agency, $103,551.94; travelling expenses:—chief agency, $10,432.16 | 113,984 10 |
| Miscellaneous expenditure, viz.:—Advertising, $4,467.89; furniture and fixtures, $5,280.31; legal expenses, $485.52; postage, telegrams, telephones and express, $6,211.54; printing and stationery, $5,719.79; rents, $6,785.50; underwriters' boards, associations, etc., $917.51; incidentals, $2,125.04 | 31,993 10 |
| Total expenditure in Canada | $ 536,949 68 |

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

SUMMARY OF PREMIUMS IN CANADA.

| | Accident | Automobile (B) | Burglary | Liability | Guarantee | Plate Glass | Sickness |
|---|---|---|---|---|---|---|---|
| | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1919.. | 21,049 16 | 73,427 58 | 96,531 71 | 83,157 30 | 247,855 89 | 10,072 25 | 15,820 57 |
| Taken in 1920, new | 21,780 18 | 129,197 73 | 109,170 82 | 81,400 76 | 213,612 80 | 19,041 37 | 22,608 46 |
| renewed | 19,721 68 | | 15,906 15 | 3,857 91 | 112,518 94 | 639 13 | 13,774 38 |
| Totals | 62,551 02 | 202,625 31 | 221,608 68 | 168,415 97 | 573,987 63 | 29,752 75 | 52,203 41 |
| Less ceased | 28,625 12 | 91,548 30 | 106,607 64 | 84,202 16 | 282,533 13 | 13,258 84 | 21,524 51 |
| Gross in force at end of 1920.. | 33,925 90 | 111,077 01 | 115,001 04 | 84,213 83 | 291,450 50 | 16,493 91 | 30,678 90 |
| Less reinsured | | | 1,852 15 | | 3,371 01 | | |
| Net in force at end of 1920.... | 33,925 90 | 111,077 01 | 113,148 89 | 84,213 83 | 288,079 49 | 16,493 91 | 30,678 90 |

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1929, 5½ p.c. | $ 20,000 00 | $ 18,600 00 |
| Dominion of Canada War Loan, 1934, 5½ p.c. | 450,000 00 | 450,000 00 |
| Total on deposit with Receiver General | $ 470,000 00 | $ 468,600 00 |

SCHEDULE C.

| | | |
|---|---|---|
| Bond on deposit with Gov't of New Brunswick:— | | |
| C.N.R. Winnipeg Terminal (g'teed by Prov. of Man.) 1939, 4 p.c. | $ 10,000 00 | $ 8,200 00 |
| Bond on deposit with Gov't of Quebec:— | | |
| Prov. of Quebec inscribed stock, 1937, 3 p.c. | 20,000 00 | 14,600 00 |
| Total par and market values | $ 30,000 00 | $ 22,800 00 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,488,459 18 |
| Mortgage loans on real estate, first liens | 55,300 00 |
| Loans secured by pledge of bonds, stocks or other collateral | 93,544 92 |
| Book value of stocks and bonds owned by the company | 19,983,130 62 |
| Cash on hand, in trust companies and banks | 3,378,487 34 |
| Premiums in course of collection | 6,390,648 04 |
| All other ledger assets | 690,891 28 |
| Total ledger assets | $32,080,461 38 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 251,553 20 |
| Market value of real estate over book value | 266,275 17 |
| Gross assets | $32,598,289 75 |
| Deduct assets not admitted | 2,061,163 28 |
| Total admitted assets | $30,537,126 47 |

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 9,664,694 93 |
| Estimated expenses of investigation and adjustment of claims | 49,722 00 |
| Commission and brokerage | 1,098,505 45 |
| Total unearned premiums | 10,240,491 90 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 20,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 599,205 49 |
| Return premiums and reinsurance premiums | 6,794 14 |
| All other liabilities | 34,642 78 |
| Total liabilities, excluding capital stock | $21,705,056 69 |
| Capital stock paid up in cash | 4,500,000 00 |
| Surplus beyond liabilities | 4,332,069 78 |
| Total liabilities | $30,537,126 47 |

INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $25,060,274 68 |
| Inspections | 5,466 55 |
| Borrowed money | 100,000 00 |
| Interest and dividends | 990,375 00 |
| Rents | 75,000 00 |
| Gross profit on sale or maturity of real estate and bonds | 30,384 31 |
| All other income | 26,625 07 |
| Total income | $26,288,125 61 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 9,657,406 08 |
| Expenses of adjustment and settlement of claims | 617,533 85 |
| Commission and brokerage | 4,698,941 59 |
| Declared for dividends to stockholders | 630,000 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 1,159,949 25 |
| Salaries, travelling and all other expenses of agents, not paid by commission | 2,271,140 94 |
| Rent | 241,363 86 |
| Federal taxes | 295,946 07 |
| State taxes on premiums, Insurance Department licenses and fees | 433,043 22 |
| All other licenses, fees and taxes | 271,623 05 |
| Borrowed money | 100,000 00 |
| Interest on borrowed money | 1,750 00 |
| Real estate expenses | 64,766 95 |
| Agents' balances charged off | 33,340 70 |
| Gross loss on sale or maturity of real estate | 10,890 74 |
| All other disbursements | 1,136,385 49 |
| Total disbursements | $21,624,081 79 |

## THE WESTERN CASUALTY COMPANY.

President, CHAS. F. TEW—Secretary, R. V. TOWNER—Principal Office, Denver, Colorado—Chief Agent in Canada, W. H. BIEGEL—Head Office in Canada, Vancouver, B.C.

(Incorporated 1915. Dominion license issued March 14, 1919.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 200,000 00 |

### ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada Victory Loan, 1923, 5½ p.c. | $ 10,000 00 | $ 10,000 00 | |
| United States Liberty Loan, 1928, 4¼ p.c. | 1,000 00 | 1,000 00 | |
| United States Liberty Loan, 1938, 4¼ p.c. | 9,000 00 | 9,000 00 | |
| Total on deposit with Receiver General | $ 20,000 00 | $ 20,000 00 | |
| Carried out at market value | | | $ 20,000 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Royal Bank, Vancouver | $ 202 03 | |
| Royal Bank, Ottawa | 1,925 12 | |
| Total cash in banks | | 2,127 15 |
| Agents' ledger balances | | 252 84 |
| Agents' balances and premiums uncollected:— | | |
| Accident and Sickness, $1,853.25; less commission, $617.75 | | 1,235 50 |
| Office furniture and plans | | 800 00 |
| Interest due and accrued | | 183 73 |
| Total assets in Canada | | $ 24,599 22 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Unsettled claims, viz.:— | |
| Accident and sickness unadjusted | $ 1,569 45 |
| Reserve of unearned premiums, viz.:— | |
| Accident and sickness, carried out at 100 per cent | 6,274 01 |
| Total liabilities in Canada | $ 7,843 46 |

### INCOME IN CANADA.

| | |
|---|---|
| Total net cash received for premiums | $ 29,036 56 |
| Received for interest | 975 00 |
| Total income in Canada | $ 30,011 56 |

THE WESTERN CASUALTY COMPANY—*Continued.*

EXPENDITURE IN CANADA.

| | |
|---|---|
| Total net payments for claims occurring during the year | $ 9,034 34 |
| Commission and brokerage | 11,211 46 |
| Taxes | 779 74 |
| Salaries of employees | 3,559 65 |
| Miscellaneous expenditure, viz.: furniture and fixtures, $171.71; rents, $1,932.50; postage, telegrams, telephones and express, $827.33; printing and stationery, $746.73; general expenses, $878.01; underwriters' boards, tariff associations, etc., $9.43 | 4,565 61 |
| Total expenditure in Canada | $ 29,150 80 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Accident and Sickness. Premiums. |
|---|---|
| | $ cts. |
| Taken in 1920, new | 29,746 76 |
| Net in force at end of 1920 | 29,746 76 |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920.

INCOME.

| | |
|---|---|
| Total net cash for received premiums | $ 381,218 84 |
| Policy fees | 72,593 50 |
| Interest and rents | 16,979 04 |
| Borrowed money | 26,343 60 |
| From other sources | 2,185 94 |
| Total income | $ 499,320 92 |

DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 127,808 39 |
| Investigation and adjustment of claims | 552 75 |
| Policy fees retained by agents | 72,593 50 |
| Commissions or brokerage (less amount received on return premiums and reinsurances) | 116,772 64 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 41,894 29 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 3,687 37 |
| Inspections (other than medical and claim) | 555 00 |
| Rents | 10,413 90 |
| Dividends declared to shareholders | 25,950 00 |
| State taxes on premiums, Insurance Department licenses and fees | 7,968 04 |
| Federal taxes | 7,973 56 |
| Dividends declared to policyholders | 9,074 45 |
| Borrowed money, repaid | 5,000 00 |
| Interest on borrowed money | 750 00 |
| All other licenses, fees and taxes | 1,304 82 |
| All other disbursements | 25,268 37 |
| Total disbursements | $ 457,567 08 |

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 10,226 86 |
| Mortgage loans on real estate, first liens | 259,722 00 |
| Loans secured by pledge of collaterals | 300 00 |
| Book value of bonds | 90,500 00 |
| Cash on hand, in trust companies, and banks | 11,672 83 |
| Bills receivable | 1,780 08 |
| Other ledger assets | 651 96 |
| Total | $ 374,853 73 |

THE WESTERN CASUALTY COMPANY—*Concluded.*

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest | 36,861 05 |
| Other non-ledger assets | 12,500 00 |
| Gross assets | $ 424,214 78 |
| Deduct assets not admitted | 14,280 08 |
| Total admitted assets | $ 409,934 70 |

LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 12,767 80 |
| Total unearned premiums | 49,447 40 |
| Commissions, brokerage, etc | 7,903 45 |
| Salaries, rents | 1,119 89 |
| Federal, state and other taxes | 7,208 89 |
| Borrowed money, $21,343.60; interest thereon, $210.40 | 21,554 00 |
| Total liabilities, excluding capital stock | $ 100,001 43 |
| Capital stock paid up in cash | 200,000 00 |
| Surplus over all liabilities | 109,933 27 |
| Total | $ 409,934 70 |

# APPENDIX A

(*Canadian Companies*)

# List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE AND LIFE,

## AS AT DECEMBER 31, 1920

OR SUBSEQUENT DATE.

## LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

*General Accident, Fire and Life Assurance Corporation, Ltd.*—Peleg Howland, Toronto

*Glens Falls Insurance Company.*—Geo. C. Chahoon, Jr.

*Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman; J. O. Gravel and J. Bienvenu.

*The Liverpool and London and Globe Insurance Company, Limited.*—M. Chevalier, James Carruthers, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

*Lumbermen's Underwriting Alliance.*—Hon. W. C. Edwards, Ottawa.

*Manufacturing Lumbermen's Underwriters.*—W. E. Bigwood, Toronto.

*North British and Mercantile Insurance Company.*—Wm. McMaster, G. M. Moncel and E. L. Pease.

*The Norwich Union Fire Insurance Society, Limited.*—G. B. Patteson, H. F. Gooderham and Sir J. W. Woods.

*Phœnix Assurance Company, Limited.*—C. W. Dean, Brig.-Gen'l F. S. Meighen, J. M. McIntyer and Sir H. K. Egan.

*The Royal Exchange Assurance.*—Sir H. V. Meredith, Chairman; J. S. Hough, K.C., and Sir Lomer Gouin.

*Scottish Metropolitan Assurance Company, Limited.*—A. J. Dawes, E. C. Pratt and D. C. Macarow.

*The Scottish Union and National Insurance Company.*—R. Southam and John MacDonald.

*The Travelers Insurance Company, Hartford, Conn.*—Trustees.—The Royal Trust Co.

*The Union Fire Insurance Company of Paris.*—Lansing Lewis.

*The Order of United Commercial Travelers of America.*—G. W. Barrett, J. H. J. Murphy, D. A. Paulin, O. S. Chapin, R. M. McGowan, H. A. Knight, S. S. Savage, A. T. Colquhoun, E. B. McMaster, K. W. Ross, T. H. Agnew, Fred J. C. Cox, W. C. Bell, W. S. Clay and C. F. Gardiner.

*The United States Fidelity and Guaranty Company.*—Lt. Col. A. E. Kirkpatrick, Lt-Col. the Hon. Frederic Nicholls.

*The Yorkshire Insurance Company, Limited.*— Hon. C. J. Doherty, G. M. Bosworth, A. L. McLaurin and P. R. DuTremblay.

## THE ACADIA FIRE INSURANCE CO.

List of Directors—(As at February 25, 1921.)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ |
| Phoenix Assurance Co., Ltd | London, Eng | 9,650 | 386,000 |
| C. C. Blackadar | Halifax, N.S | 50 | 2,000 |
| A. E. Jones | " | 50 | 2,000 |
| C. H. Mitchell | " | 50 | 2,000 |
| G. R. Hart | " | 50 | 2,000 |
| W. M. P. Webster | " | 50 | 2,000 |
| R. MacD. Paterson | Montreal, P.Q | 50 | 2,000 |
| J. B. Paterson | " | 50 | 2,000 |
| Totals | | 10,000 | 400,000 |

## ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

List of Directors—(As at January 31, 1921).

J. R. Crocket, Pres.; G. H. Landry, Vice-Pres.; Duncan Chisholm, Manager and Secretary; John A. McDonald, John D. McDonald, John A. McLeod, D. R. Henderson, R. McDonald, W. D. McIntosh, F. R. Irish, Dan. R. Chisholm, James Thompson.

## BEAVER FIRE INSURANCE COMPANY.

List of Directors—(As at January 1, 1921).

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzée, Vice-Presidents; F. Morton Morse, W. H. Cross F. T. Griffin, D. H. Laird, K.C., A. DeJardin, J. Galt.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| G. F. & J. Galt | Winnipeg | 75 | 7,500 | 5,400 |
| W. H. Cross | " | 50 | 5,000 | 3,600 |
| John Galt | " | 25 | 2,500 | 1,800 |
| Sir A. M. Nanton | " | 100 | 10,000 | 7,200 |
| J. H. Munson, exec. est | " | 75 | 7,500 | 5,400 |
| D. H. Laird | " | 25 | 2,500 | 1,800 |
| W. J. Christie | " | 100 | 10,000 | 7,200 |
| F. Morton Morse | " | 100 | 10,000 | 7,200 |
| F. T. Griffin | " | 50 | 5,000 | 3,600 |
| G. W. Allan | " | 130 | 13,000 | 9,360 |
| Northern Trust Coy | " | 100 | 10,000 | 7,200 |
| Andre Gouzee | " | 150 | 15,000 | 10,800 |
| A. De Jardin | " | 25 | 2,500 | 1,800 |
| Union Insurance Society of Canton | " | 2,000 | 200,000 | 144,000 |
| Totals | | 3,005 | 300,500 | 216,360 |

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

List of Directors—(As at February 28, 1921).

Henry N. Roberts, Pres.; J. R. L. Starr, K.C., Vice-Pres.; Chas. S. Blake, W. R. C. Corson, Rolph R. Corson.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ | $ |
| Chas. S. Blake | Hartford, Conn. | 2,000 | 2,000 |
| W. R. C. Corson | Hartford, Conn. | 2,000 | 2,000 |
| R. R. Corson | Toronto, Ont. | 2,000 | 2,000 |
| Henry N. Roberts | " | 2,000 | 2,000 |
| J. R. L. Starr, K.C. | " | 2,000 | 2,000 |
| Hartford Steam Boiler Inspection and Insce. Co. | Hartford, Conn. | 90,100 | 90,100 |
| Totals | | 100,100 | 100,100 |

## BRITISH AMERICA ASSURANCE COMPANY.

List of Directors—(As at February 28, 1920).

W. B. Meikle, Pres.; Sir John Aird, Robert Bickerbike, Lt.-Col. Henry Brock, Alfred Cooper, H. C. Cox, John H. Fulton, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood.

List of Shareholders—(Common Stock—As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adamson, W. H. | Toronto, Ont. | 17 | 425 00 | 425 00 |
| Agar, Charles J. | " " | 6 | 150 00 | 150 00 |
| Agar, R. T. | Ingersoll, Ont. | 10 | 250 00 | 250 00 |
| Aird, Sir John. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Allen, Mrs. Emma J. | " " | 38 | 950 00 | 950 00 |
| Allen, J. K. | Newcastle, Ont. | 8 | 200 00 | 200 00 |
| Ardagh, Miss Anna B. | "Ardraven" Barrie, Ont. | 9 | 225 00 | 225 00 |
| Ardagh, Henry H. | " " | 9 | 225 00 | 225 00 |
| Armour, E. Douglas, K.C. | Toronto, Ont. | 20 | 500 00 | 500 00 |
| Armour, Robert. | Montreal, Que. | 41 | 1,025 00 | 1,025 00 |
| Armstrong, Mrs. Fidelia J. | Toronto, Ont. | 8 | 200 00 | 200 00 |
| Atkinson, D. H. | " " | 5 | 125 00 | 125 00 |
| Bailey, P. L. | " " | 20 | 500 00 | 500 00 |
| Bailey, Mrs. P. L. | Mimico, Ont. | 5 | 125 00 | 125 00 |
| Baker, est. of John T. | New York, N.Y. | 100 | 2,500 00 | 2,500 00 |
| Ball, Mary Veronica. | Woodstock, Ont. | 2 | 50 00 | 50 00 |
| Banks, Mrs. Emily. | Care of W. H. Banks, Toronto, Ont. | 20 | 500 00 | 500 00 |
| Barkworth, J. E. | Baltimore, Md. | 20 | 500 00 | 500 00 |
| Baxter, est. of James E. | Edmonton, Alta. | 4 | 100 00 | 100 00 |
| Behan, Mrs. Julia. | Orange, N. J. | 13 | 325 00 | 325 00 |
| Bell, A. J., est. of. | Halifax, N.S. | 10 | 250 00 | 250 00 |
| Bezley, Mrs. E. A. | Toronto, Ont. | 11 | 275 00 | 275 00 |
| Bickerdike, Robert. | Montreal, Que. | 215 | 5,375 00 | 5,375 00 |
| Biggs, Mrs. Gertrude L. | Toronto, Ont. | 27 | 675 00 | 675 00 |
| Black, MacM. | Springfield, Ont. | 5 | 125 00 | 125 00 |
| Blossom, Geo. W. | Chicago, Ill. | 100 | 2,500 00 | 2,500 00 |
| Blake, Mrs. M. M. | c-o A. W. Blake, 290 Garry St., Winnipeg, Man. | 30 | 750 00 | 750 00 |
| Bond, exec. of estate of John M. | Toronto, Ont. | 26 | 650 00 | 650 00 |
| Boswell, A. R., K.C. (intrust). | " " | 2 | 50 00 | 50 00 |
| Bower, Mrs. Sarah E. | " " | 20 | 500 00 | 500 00 |
| Bowie, Dr. E. F. | " " | 2 | 50 00 | 50 00 |
| Boyd, Mrs. Mary H. | " " | 8 | 200 00 | 200 00 |
| Boyd, W. Y. | Care of Mrs. A. Y. Boyd, 85 Gore St., Hingstob, Ont. | 5 | 125 00 | 63 06 |
| Brock, estate W. R. | Toronto, Ont. | 6 | 150 00 | 150 00 |
| Browne, estate of Rev. Geo. | " " | 26 | 650 00 | 650 00 |
| Brummell, Mrs. Kate W. | " " | 96 | 2,400 00 | 2,400 00 |
| Bryan, A. W. | " " | 20 | 500 00 | 150 00 |
| Bryan, Geo. J. | " " | 5 | 125 00 | 125 00 |
| Bryan, Geo. J. (in trust). | " " | 5 | 125 00 | 125 00 |
| Bunnell, Arthur K. | Brantford, Ont. | 5 | 125 00 | 125 00 |
| Buntin, estate of Alex. | Montreal, Que. | 143 | 3,575 00 | 3,575 00 |
| Buntin, Alex. | Toronto, Ont. | 71 | 1,775 00 | 1,775 00 |
| Burton, Geo. F. | " " | 20 | 500 00 | 500 00 |
| Cayley, Mrs. Agnes L. | Collingwood, Ont. | 16 | 400 00 | 400 00 |
| Cameron, Mrs. E. S. | Toronto, Ont. | 50 | 1,250 00 | 1,250 00 |
| Carey, J. P. | Unknown. | 1 | 25 00 | 25 00 |
| Carpenter, estate of E. | Collingwood, Ont. | 13 | 325 00 | 325 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Carpmael, Miss A. C. | Care of John Hoskin, K. C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont. | 60 | 1,500 00 | 1,500 00 |
| Cartwright, John R. | Toronto, Ont. | 12 | 300 00 | 300 00 |
| Cathcart, R. | Unknown | 1 | 25 00 | 25 00 |
| Central Canada Loan & Sav. Co. | Toronto, Ont. | 221 | 5,525 00 | 5,525 00 |
| Chafee, Zecharich, jr. | Providence, R.I. | 18 | 450 00 | 450 00 |
| Champion, estate of Charles | Brantford, Ont. | 27 | 675 00 | 675 00 |
| Champion, Iden W. | " | 26 | 650 00 | 650 00 |
| Clark, Janet | Care of J. A. Patterson, Toronto, Ont. | 2 | 50 00 | 50 00 |
| Clark, Janet and Barbara Stewart | " | 1 | 25 00 | 25 00 |
| Clark, James | Bullocks Corners, Ont. | 28 | 700 00 | 700 00 |
| Clark, estate of Sir Wm. Mortimer, K.C. | Toronto, Ont. | 13 | 325 00 | 325 00 |
| Clarkson, Edith Mary | " | 400 | 10,000 00 | 10,000 00 |
| Cook, C., Pres., W. G. Heliker, manager (Royal Loan & Savings Co.) | Brantford, Ont. | 100 | 2,500 00 | 2,500 00 |
| Cooper, Alfred | London, Eng. | 50 | 1,250 00 | 1,250 00 |
| Coutts, James | Ufford, Muskoka | 20 | 500 00 | 500 00 |
| Cox, H. C. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Cucksey, R. | Chatham, Ont. | 4 | 100 00 | 66 73 |
| Cunningham, Mrs. Margaret | Care of J. Sutherland & Sons, Guelph, Ont. | 50 | 1,250 00 | 1,250 00 |
| Curtis, Frank E. | Simcoe, Ont. | 4 | 100 00 | 100 00 |
| De Gex, L. M. | Canadian Bank of Commerce, Prince Rupert, B.C. | 26 | 650 00 | 650 00 |
| Duffett, Herbert | Toronto, Ont. | 157 | 3,925 00 | 3,925 00 |
| Duffett, Walter | " | 20 | 500 00 | 500 00 |
| Duncan, John, exec. of estate of Wm. Duncan | " | 17 | 425 00 | 425 00 |
| Dundas, Mrs. Amy C. | " | 19 | 475 00 | 475 00 |
| Dundas, Miss Amy D. | " | 4 | 100 00 | 100 00 |
| Dunham, Mrs. Alice | Boston, Mass. | 67 | 1,675 00 | 1,675 00 |
| Dunlop, Belle | Woodstock, Ont. | 2 | 50 00 | 50 00 |
| Dunlop, H. C. | Goderich, Ont. | 48 | 1,200 00 | 1,200 00 |
| Dunlop, James | Woodstock, Ont. | 1 | 25 00 | 25 00 |
| Dunlop, Stevenson | " | 1 | 25 00 | 25 00 |
| Dunnett, Mrs. Jessie | Toronto, Ont. | 30 | 750 00 | 750 00 |
| Dupuis, Mrs. Annie J. | Care of R. Crawford, Kingston, Ont. | 13 | 325 00 | 325 00 |
| Eaton, Mrs. A. E. | Owen Sound | 50 | 1,250 00 | 1,250 00 |
| Ellis, Mrs. Mary E. | Toronto, Ont. | 8 | 200 00 | 200 00 |
| Elliott, Christopher | Unknown | 16 | 400 00 | 400 00 |
| Emery, Mrs. C. E. and H. M. | Port Burwell, Ont. | 10 | 250 00 | 250 00 |
| Enright, Mrs. Kate | Collingwood, Ont. | 16 | 400 00 | 400 00 |
| Essery, W. H. | Toronto, Ont. | 10 | 250 00 | 75 00 |
| Farwell, W. G. (in trust) | St. Francis Court, River Side Drive and 135th St., New York, N.Y. | 40 | 1,000 00 | 1,000 00 |
| Featherstonhaugh, Mrs. C. L., est. of | Toronto General Trusts Corp., Toronto, Ont. | 45 | 1,125 00 | 1,125 00 |
| Ferrah, Miss Maggie | Oakville, Ont. | 1 | 25 00 | 25 00 |
| Ferrah, Miss Mary | " | 2 | 50 00 | 50 00 |
| Ferrier, Mrs. Annie | Care of C. R. McKeown, Orangeville, Ont. | 7 | 175 00 | 175 00 |
| Fitton, H. W. | Canadian Bank of Commerce, Brantford, Ont. | 10 | 250 00 | 250 00 |
| Fitton, C. H., N. and H. W. (trustees) | " | 10 | 250 00 | 250 00 |
| Fletcher, Robert J. | Barrie, Ont. | 10 | 250 00 | 250 00 |
| Forster, Geo. | Toronto, Ont. | 1 | 25 00 | 25 00 |
| Freysing, Peter | " | 26 | 650 00 | 650 00 |
| Fudger, W. E. | 592 Indian Rd., Toronto, Ont. | 22 | 550 00 | 550 00 |
| Gamble, Geo., est. of Mary I. Gamble exec. | Toronto, Ont. | 21 | 525 00 | 525 00 |
| Gamble, Mrs. Matilda | " | 24 | 600 00 | 600 00 |
| Gardiner, Samuel | Unknown | 1 | 25 00 | 25 00 |
| Garrow, E. F. | Toronto, Ont. | 22 | 550 00 | 550 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Gibson, Rev. John, exec. est. of | Toronto, Ont | 10 | 250 00 | 250 00 |
| Gilmor, A. R | " | 2 | 50 00 | 50 00 |
| Gilmour, Thomas | " | 50 | 1,250 00 | 1,250 00 |
| Godwin, est. of W. H | Kingston, Ont | 5 | 125 00 | 125 00 |
| Gorham, Mrs. Helen D | Milton, Ont | 10 | 250 00 | 250 00 |
| Hamilton, J. M. and J. H. Sharpe, executors | San Francisco, Cal | 72 | 1,800 00 | 1,800 00 |
| Hamilton, Clark, and Wm. F. Nickle, trustees | Kingston, Ont | 9 | 225 00 | 225 00 |
| Hammond, L. D | Chicago, Ill | 40 | 1,000 00 | 1,000 00 |
| Haney, Mrs. Annie H | Strathroy, Ont | 15 | 375 00 | 375 00 |
| Hanna, D. B | Toronto, Ont | 6 | 150 00 | 150 00 |
| Harris, Arthur B | Clarkson, Ont | 13 | 325 00 | 325 00 |
| Harris, Miss Lucy | Toronto, Ont | 26 | 650 00 | 650 00 |
| Haskill, Mrs. Sarah | St. Clair, Mich | 13 | 325 00 | 325 00 |
| Hay, A. W | Quebec, Que | 20 | 500 00 | 500 00 |
| Hay, E | Toronto, Ont | 208 | 5,200 00 | 5,200 00 |
| Heribel, Louis Emile | St. Hyacinthe, Que | 3 | 75 00 | 75 00 |
| Hewson, Mrs. Fanny B | Niagara Falls, Ont | 20 | 500 00 | 500 00 |
| Hime, W. L. and M. W. (in trust) | Toronto, Ont | 20 | 500 00 | 500 00 |
| Hirschberg, Mrs. Mary | Merchants Exchange Bldgs., St. Louis, Mo. | 50 | 1,250 00 | 1,250 00 |
| Holcroft, H. S | Orillia, Ont | 10 | 250 00 | 250 00 |
| Hooper, Edward M | Toronto, Ont | 2 | 50 00 | 50 00 |
| Hooper, Mrs. Isavella L | Care of Dr. Hooper, Toronto, Ont | 2 | 50 00 | 50 00 |
| Hoskin, John, K.C., LL.D | Care McCarthy, Osler, Hoskin & Harcourt, Toronto, Ont | 286 | 7,150 00 | 7,150 00 |
| Howard, R. M | Toronto, Ont | 4 | 100 00 | 100 00 |
| Howson, est. of H. B | " | 10 | 250 00 | 250 00 |
| Hutton, Mrs. E. A | Care of H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C | 20 | 500 00 | 500 00 |
| Imrie, Mrs. Isabella J | Detroit, Mich | 71 | 1,775 00 | 1,775 00 |
| Irving, Mrs. Louisa S | Care L. H. Irving, Prov Secy's Dept., Parliament Bldgs., Toronto, Ont | 3 | 75 00 | 75 00 |
| Jackes, Mrs. Kate, exec | Toronto, Ont | 49 | 1,225 00 | 1,225 00 |
| Kehoe, Christopher J | Care of F. S. Hirschberg & Co., St. Louis, Mo. | 50 | 1,250 00 | 1,250 00 |
| Kenny, est. of James J | Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont | 79 | 1,975 00 | 1,975 00 |
| Kent, Miss Myra | Toronto, Ont | 53 | 1,325 00 | 1,325 00 |
| Kernahan, J. K | St. Catharines, Ont | 10 | 250 00 | 250 00 |
| Kiely, P. G | Toronto, Ont | 3 | 75 00 | 75 00 |
| Kiely, W. G | " | 3 | 75 00 | 75 00 |
| Kiely, M. M | " | 3 | 75 00 | 75 00 |
| Kiely, A. J | Walkerville, Ont | 3 | 75 00 | 75 00 |
| Kimmerly, P. G., est. of late | Care of Mrs. P. G. Kimmerly, Westmount, Que | 20 | 500 00 | 500 00 |
| Kirkpatrick, W. M. and A. T., execs | Care of Wm. Kirkpatrick, C.P.R., Winnipeg, Man | 25 | 625 00 | 625 00 |
| Knowlton, F. J. G | St. John, N.B | 20 | 500 00 | 500 00 |
| Laird, Mrs. Mary | Toronto, Ont | 6 | 150 00 | 150 00 |
| Lambe, Mrs. A. W | Hamilton, Ont | 15 | 375 00 | 375 00 |
| Larkin, Ellen M., extx., and H. E. McSloy, exec., est. of P. Larkin | St. Catharines, Ont | 200 | 5,000 00 | 5,000 00 |
| Lavis, est. of Chas. S. Masson, exec | Belleville, Ont | 80 | 2,000 00 | 2,000 00 |
| Lash Miller | Toronto | 66 | 1,650 00 | 1,650 00 |
| Lash, Z. A., K.C., LL. D | Can. Bank of Commerce Bldg., Toronto, Ont | 6 | 150 00 | 150 00 |
| Leach, James | Toronto, Ont | 40 | 1,000 00 | 1,000 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Leslie, William | Unknown | 2 | 50 00 | 50 00 |
| Lester, Thomas W. | Hamilton, Ont. | 22 | 550 00 | 550 00 |
| Long, Thomas, exec. est of. | Collingwood, Ont. | 462 | 11,550 00 | 11,550 00 |
| Long, Thomas (in trust) | " | 229 | 5,725 00 | 5,725 00 |
| Long, John J | Care of Thomas Long, Toronto, Ont. | 16 | 400 00 | 400 00 |
| Long, Thomas | Toronto | 13 | 325 00 | 325 00 |
| Long, Miss Marcella | Toronto, Ont. | 16 | 400 00 | 400 00 |
| Long, Miss Mary | " | 16 | 400 00 | 400 00 |
| Long, Miss Margaret E. | Stratford, Ont. | 16 | 400 00 | 400 00 |
| Maddison, Mrs. Esther A. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Mahony, T. H. | Care of Mahony and Brodie, Quebec, Que. | 80 | 2,000 00 | 2,000 00 |
| Marling, Thomas W. B. | Lakefield, Ont. | 1 | 25 00 | 25 00 |
| Marsh, Mrs. Emily Carew | Lindsay, Ont. | 21 | 525 00 | 525 00 |
| Maughan, Mrs. Fanny | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Meadows, Mrs. Emily M. | Mooretown, Ballycogley Wexford, Ireland | 24 | 600 00 | 600 00 |
| Meikle, W. B. | Toronto, Ont. | 274 | 6,850 00 | 6,850 00 |
| Milner, Mrs. Margaret Flavell | " | 12 | 300 00 | 300 00 |
| Moran, W. J. | Winnipeg, Man. | 18 | 450 00 | 450 00 |
| Morrison, Miss Ethel I. | Montreal, Que. | 176 | 4,400 00 | 4,400 00 |
| Morrow, Geo. A. | Central Canada Loan & Savings Co., Toronto, Ont. | 137 | 3,425 00 | 3,425 00 |
| Mountain, Rev. J. J. S., exec. est. of. | Cornwall, Ont. | 102 | 2,550 00 | 2,550 00 |
| Mountain, Mrs. Louisa Mira | St. Catharines, Isle of Wight, England | 36 | 900 00 | 900 00 |
| Moyna, Rev. Michael | McDonnell Square, Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Munro, Alexander | Toronto, Ont. | 5 | 125 00 | 125 00 |
| Munro, James | " | 2 | 50 00 | 50 00 |
| Myers, Augustus, extrx. est. of late | Cambridge, Mass. | 532 | 13,300 00 | 13,300 00 |
| Macaulay, Miss C. I. | Kingston, Ont. | 20 | 500 00 | 500 00 |
| Macdonald, Arch. H. | Guelph, Ont. | 12 | 300 00 | 300 00 |
| Macdonald, The Baroness | Care of A. V. Sinclair, Barrister, Ottawa, Ont | 56 | 1,400 00 | 1,400 00 |
| McGillvray, Mrs. Clara D. | Kingston, Ont. | 20 | 500 00 | 500 00 |
| MacKerchar, Donald | 1st National Bk., Minneapolis, Minn. | 2 | 50 00 | 50 00 |
| MacMahon, Miss Amy E. | London | 10 | 250 00 | 250 00 |
| MacMahon, H. W. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| McCabe, S. L. | Lotus, Ont. | 20 | 500 00 | 500 00 |
| McCallum, J. Finlay | Edmonton, Alta | 5 | 125 00 | 125 00 |
| McDonald, Mrs. Alice | Guelph, Ont. | 7 | 175 00 | 175 00 |
| McIntosh, James Innes | Guelph, Ont. | 8 | 200 00 | 200 00 |
| McKay, Geo. | Unknown | 2 | 50 00 | 50 00 |
| McKeown, Mrs. Christina Innes | Care of C. R. McKeown Barrister, Orangeville, Ont. | 7 | 175 00 | 175 00 |
| McLaughlin, Dr. R. G. | Toronto, Ont | 2 | 50 00 | 50 00 |
| McLean, Donald | " | 2 | 50 00 | 50 00 |
| McMichael, J. A. | 3624 Pittsburgh Ave., Minneapolis, Minn. | 2 | 50 00 | 50 00 |
| National Trust Co., Ltd. | Toronto, Ont. | 668 | 16,700 00 | 16,700 00 |
| Neihaus, Katherine L., and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus | Toronto, Ont. | 80 | 2,000 00 | 2,000 00 |
| Nicholls, H. A. | Richmond Hill, Ont. | 4 | 100 00 | 100 00 |
| Niven, John K. & Co. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Northcote, Henry | " | 2 | 50 00 | 50 00 |
| Northern Life Assurance Co. | London, Ont. | 200 | 5,000 00 | 5,000 00 |
| O'Flynn, Francis E. | Belleville, Ont. | 16 | 400 00 | 400 00 |
| O'Flynn, Fred. W. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| O'Flynn, Philo Walter | Toronto, Ont. | 17 | 425 00 | 425 00 |
| O'Hara, James | " | 6 | 150 00 | 150 00 |
| Osborne, James Kerr, exrs. of est. of | Care of Toronto General Trusts Corporation, Toronto, Ont. | 690 | 17,250 00 | 17,250 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Park, James | Toronto, Ont | 2 | 50 00 | 50 00 |
| Parker, Mrs. M. D | Winnipeg, Man | 12 | 300 00 | 300 00 |
| Paterson, Miss Helen M | Toronto, Ont | 14 | 350 00 | 350 00 |
| Paterson, John A | " | 2 | 50 00 | 50 00 |
| Paterson, Miss Mary Louise | Los Angeles, Calif | 48 | 1,200 00 | 1,200 00 |
| Paterson, Rev. T. W | Toronto, Ont | 84 | 2,100 00 | 2,100 00 |
| Pearcy, G. S. (in trust) | " | 12 | 300 00 | 300 00 |
| Pellatt, Brig.-Genl. Sir Henry, C.V.O | Traders Bank Bldg., Toronto, Ont | 412 | 10,300 00 | 10,300 00 |
| Perry, Walter D | Mitchell, Ont | 280 | 7,000 00 | 7,000 00 |
| Poole, James | Glencoe, Ont | 4 | 100 00 | 100 00 |
| Porter, John S | Toronto, Ont | 34 | 850 00 | 850 00 |
| Potts, Mrs. Jane V | Stirling, Ont | 20 | 500 00 | 500 00 |
| Power, William, exec. est. of | Toronto, Ont | 4 | 100 00 | 100 00 |
| Provident Investment Co | " | 20 | 500 00 | 500 00 |
| Proudfoot, Wm | " | 200 | 5,000 00 | 5,000 00 |
| Raikes, Geo. (in trust) exec. est. of | " | 60 | 1,500 00 | 1,500 00 |
| Raikes, Geo., exec. est. of | " | 60 | 1,500 00 | 1,500 00 |
| Ramsay, William, exec. est. of | " | 13 | 325 00 | 325 00 |
| Rance, Mrs. Harriet | Clinton, Ont | 40 | 1,000 00 | 1,000 00 |
| Renwick, Mrs. Jane Macdonald | 29 Hillside Road, Stamford Hill, London, N., England | 10 | 250 00 | 250 00 |
| Ridout, Percival F | Can. Bank of Commerce North Toronto | 30 | 750 00 | 750 00 |
| Robinson, Mrs. Elizabeth | " | 50 | 1,250 00 | 1,250 00 |
| Robert, E. A | Montreal, Que | 80 | 2,000 00 | 2,000 00 |
| Rogers, Dr. J. M | Ingersoll, Ont | 4 | 100 00 | 100 00 |
| Ross, Fred. H | Toronto, Ont | 10 | 250 00 | 250 00 |
| Rowsell, Mrs. Elizabeth (deceased) | " | 10 | 250 00 | 250 00 |
| Scott, Ann | Unknown | 8 | 200 00 | 200 00 |
| Scott, C. W | Toronto, Ont | 20 | 500 00 | 500 00 |
| Shaw, Mrs. Isabel T | Hamilton, Ont | 15 | 375 00 | 375 00 |
| Sharpe, Miss Clara L | San Francisco, Cal | 17 | 425 00 | 425 00 |
| Simpson, Benjamin M | Care of Wm. A. Simpson & Son, Philadelphia, Pa | 40 | 1,000 00 | 1,000 00 |
| Simpson, Charles C | Care of Wm. A. Simpson & Son, Philadephia, Pa | 20 | 500 00 | 500 00 |
| Simpson, William M | " | 20 | 500 00 | 500 00 |
| Sims, P. H | Toronto, Ont | 200 | 5,000 00 | 5,000 00 |
| Smart, A. M | Care of G. M. Gunn & Son, London, Ont | 20 | 500 00 | 500 00 |
| Smiley, James | Paris, Ont | 4 | 100 00 | 100 00 |
| Smith, Alexander | Toronto, Ont | 40 | 1,000 00 | 1,000 00 |
| Smith, A. Bayard | | | | |
| Smith, A. Buntin | Care of A. B. Smith Asst | | | |
| Smith, E. L | Supt. S. D. & P. C. | 142 | 3,550 00 | 3,550 00 |
| Smith, C. G | Can. Pac. Ry., Toronto | | | |
| Buntin, Mrs. A. V. A | | | | |
| Smith, Mrs. Jane M., executrix | Montreal, Que | 6 | 150 00 | 150 00A |
| Smith, W. W | Raleigh, N.C | 40 | 1,000 00 | 1,000 00 |
| Executive of the estate of the late Mrs. Elizabeth J. Sproule | Springfield-on-the-Credit, Ont | 5 | 125 00 | 125 00 |
| Stewart, Barbara | Toronto, Ont | 2 | 50 00 | 50 00 |
| Stewart, James B | " | 4 | 100 00 | 100 00 |
| Stewart, Wm. E., exec | " | 4 | 100 00 | 100 00 |
| Stewart, John and John Duncan, exrs. (in trust) | " | 52 | 1,300 00 | 1,300 00 |
| Strathy, James Robert | Care of A. G. Strathy, Toronto, Ont | 32 | 800 00 | 800 00 |
| Strathy, Miss Elizabeth M. L | " | 9 | 225 00 | 225 00 |
| Strathy, A. G | " | 48 | 1,200 00 | 1,200 00 |
| Strathy, Gerard B | " | 9 | 225 00 | 225 00 |
| Taylor, Maria and R. V. Sinclair, exr | Ottawa, Ont | 10 | 250 00 | 250 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Thomson, R. G. O. | Care of Canada Land & Investment Co., Toronto | 6 | 150 00 | 150 00 |
| Thompson, Robert, estate of | Care of R. W. Thompson, Toronto, Ont. | 544 | 13,600 00 | 13,600 00 |
| Thomson, M. G. | Care of R. G. O. Thomson, 43 Victoria St., Toronto | 7 | 175 00 | 175 00 |
| Toronto General Trusts Corp. (in trust) | Toronto, Ont. | 210 | 5,250 00 | 5,250 00 |
| Toronto General Trusts Corp., executors estate of Jane Todd Kirkland | " | 80 | 2,000 00 | 2,000 00 |
| Toronto General Trusts Corp., executors, estate of John Gowans | " | 50 | 1,250 00 | 1,250 00 |
| Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton | " | 13 | 325 00 | 325 00 |
| Toronto General Trusts Corp. (trustees) | " | 30 | 750 00 | 750 00 |
| Toronto General Trusts Corp., exec. of estate of Chas. E. Goad | " | 700 | 17,500 00 | 17,500 00 |
| Toronto General Trusts Corp. (in trust), "Byrnes" | " | 114 | 2,850 00 | 2,850 00 |
| Toronto General Trusts Corp. (trustees), M. Long Family | " | 2 | 50 00 | 50 00 |
| Townley, W. R. | Chicago, Ill. | 20 | 500 00 | 500 00 |
| Turner, Geo. R. | MacGregor, Iowa | 4 | 100 00 | 100 00 |
| Turner, J. A. and C. | Melfort, Sask. | 9 | 225 00 | 225 00 |
| Turner, Charles Conrad | Winnipeg, Man. | 5 | 125 00 | 125 00 |
| Uguicioni, Alexandra "Marchise" | | 142 | 3,550 00 | 3,550 00 |
| Vachon, Mrs. Belinda L. | Prince Albert, Sask. | 16 | 400 00 | 400 00 |
| Wade, Mrs. Lillie M. | Brighton, Ont. | 33 | 825 00 | 825 00 |
| Walker, Miss Mary L. | Ottawa, Ont. | 24 | 600 00 | 600 00 |
| Walker, W. H. | Governor General's Office, Ottawa, Ont. | 14 | 350 00 | 350 00 |
| Warren, Charles D. | Toronto, Ont. | 1 | 25 00 | 25 00 |
| Watson, Mrs. Sarah | " | 125 | 3,125 00 | 3,125 00 |
| Weir, James | Unknown | 8 | 200 00 | 200 00 |
| Western Assurance Co. | Toronto, Ont. | 19,683 | 492,075 00 | 492,075 00 |
| Whittier, H. F. | Trenton, Ont. | 18 | 450 00 | 450 00 |
| Wilson, Chas. S., trustees of estate | Care of John Stark Co., Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Wilson, John | Unknown | 8 | 200 00 | 200 00 |
| Wingham, John Walker | Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Wingard, Miss Nora N. | Morrisburg, Ont. | 26 | 650 00 | 650 00 |
| Wolfe, Mrs. Maude G. | Vancouver, B.C. | 52 | 1,300 00 | 1,300 00 |
| Wolfe, Fred. (in trust for F. B. Wolfe) | " | 2 | 50 00 | 50 00 |
| Wood, Lucinda J. | Brantford, Ont. | 27 | 675 00 | 675 00 |
| Wood, E. R. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Woodman, Gordon C. | Winnipeg, Man. | 40 | 1,000 00 | 1,000 00 |
| Young Orchard Co. | Providence, R. I. | 47 | 1,175 00 | 1,175 00 |
| Totals | | 34,000 | 850,000 00 | 849,379 79 |

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Baker, estate of J. T. | New York City, U.S.A. | 32 | 800 00 | 800 00 |
| Brock, Lt.-Col. Henry | Toronto | 200 | 5,000 00 | 5,000 00 |
| Central Canada Loan & Savings Co | Toronto, Ont | 20,288 | 507,200 00 | 507,200 00 |
| Cooper, Alfred | London, Eng | 200 | 5,000 00 | 5,000 00 |
| Fulton, John H | New York, N.Y | 200 | 5,000 00 | 5,000 00 |
| Hanna, D. B | Toronto, Ont | 200 | 5,000 00 | 5,000 00 |
| Miller, Lash | " | 200 | 5,000 00 | 5,000 00 |
| Morrow, G. A | " | 200 | 5,000 00 | 5,000 00 |
| Nicholls, Lt.-Col. the Hon. Frederic | " | 200 | 5,000 00 | 5,000 00 |
| Toronto General Trusts Corp., exec. estate of late Chas. E. Goad | " | 200 | 5,000 00 | 5,000 00 |
| Townley, W. R | Chicago, Ill | 80 | 2,000 00 | 2,000 00 |
| Totals | | 22,000 | 550,000 00 | 550,000 00 |

## BRITISH COLONIAL FIRE INSURANCE COMPANY

List of Directors—(As at February 25, 1921).

I. L. Lafleur, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, D. O. E. Denault, Eusèbe Huard, L. H. Desjardins, Nap. Drouin, Jean Spycket, Michel Propper, Honourable Adelard Turgeon, J. Leon Patenaude, Vicompte de Jessaint, Luzarche d'Azay, Dupont Descat, Théodore Meunier.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Ainey, Joseph | 226 St. Elizabeth, Montreal | 10 | 1,000 00 | 300 00 |
| Allaster, W | 6 Bonsecours, Montreal | 5 | 500 00 | 125 00 |
| Arcand N | 982 Mentana, Montreal | 5 | 500 00 | 125 00 |
| Armstrong, J. E | Perth, N.B | 10 | 1,000 00 | 200 00 |
| Audet, L. O | Levis, Que | 5 | 500 00 | 150 00 |
| Barras, J. D. E | " " | 10 | 1,000 00 | 300 00 |
| Beauvais, J. P | 336 St. Lawrence, Montreal | 5 | 500 00 | 150 00 |
| Bechard, Aime | 329 Plessis, Montreal | 2 | 200 00 | 50 00 |
| Beaudry, T | Weedon Sta., Que | 1 | 100 00 | 25 00 |
| Bedard, A. E | 1039 St. Valier, Quebec | 5 | 500 00 | 150 00 |
| Belanger & Begin | Sherbrooke, Que | 10 | 1,000 00 | 300 00 |
| Benoit, Benj | 11 Place d'Armes, Montreal | 1 | 100 00 | 25 00 |
| Berard, J. B | 43 St. Gabriel, Montreal | 5 | 500 00 | 150 00 |
| Bisson, Mrs. Ev | Chartierville, Que | 10 | 1,000 00 | 250 00 |
| Blanchet, J. L | Lambton, Que | 1 | 100 00 | 30 00 |
| Boileau, L. J | Ste. Anne Bellevue, Que | 10 | 1,000 00 | 300 00 |
| Borden, Mrs. M | Moncton, N.B | 5 | 500 00 | 150 00 |
| Bourret, Maj | La Patrie, Que | 15 | 1,500 00 | 450 00 |
| Brien, Dr. J. A | 30 St. James St., Montreal | 25 | 2,500 00 | 750 00 |
| Brien, L. A | St. Germain Grantham, Que | 25 | 2,500 00 | 650 00 |
| British Col. Trust | 2 Place d'Armes, Montreal | 904 | 90,400 00 | 27,120 00 |
| Bruneau, O. H | Sherbrooke, Que | 1 | 100 00 | 30 00 |
| Calmann-Levy G | 8 Copernic, Paris, Fr | 100 | 10,000 00 | 3,000 00 |
| Calmann-Levy, Geo | 53 Ave. Montaigne, Paris, | 100 | 10,000 00 | 3,000 00 |
| Carreau, G. P | Guardian Bldg., Montreal | 1 | 100 00 | 30 00 |
| Chapleau & Delorme | 174 St. James, Montreal | 5 | 500 00 | 150 00 |
| Chartrand, F | 2774 St. Lawrence, Montreal | 1 | 100 00 | 25 00 |
| Chevalier, Art | Sherbrooke, Que | 10 | 1,000 00 | 300 00 |
| Chêné, Adolphe | Oka, Que | 10 | 1,000 00 | 300 00 |
| Cloutier, Jos | St. Ephrem de Tring | 17 | 1,700 00 | 510 00 |
| Corbett, A. M | Summerhill, N. B | 1 | 100 00 | 30 00 |
| Cordonnier, C | Haubourdin, France | 200 | 20,000 00 | 6,000 00 |
| Cote, Succ. J | Ottawa, Ont | 5 | 500 00 | 150 00 |
| Courville, O | 397 St. Hubert, Montreal | 1 | 100 00 | 25 00 |
| Crépy, Aug. P.O | Lille, France | 50 | 5,000 00 | 1,500 00 |
| Dagenais, Eug | Sault au Recollet | 10 | 1,000 00 | 275 00 |
| Daoust, Guis | Ste. Anne Bellevue, Que | 5 | 500 00 | 150 00 |
| Daoust, J. E. C | Edifice Bk. Epargne, Mont | 25 | 2,500 00 | 750 00 |
| D'Azay, Luzarche | Paris, France | 25 | 2,500 00 | 750 00 |
| Decarie, Alf. L | 800 Cote St. Antoine Rd | 1 | 100 00 | 30 00 |
| Decarie, J. T | 365 Decarie Blvd | 100 | 10,000 00 | 3,000 00 |
| Dechene, Elz. Miv | Parliament Bldg., Quebec | 50 | 5,000 00 | 1,500 00 |
| Decoster, P. E. W. J | Lille Nord, France | 50 | 5,000 00 | 1,500 00 |
| Deguire, J. B | St. Laurent | 50 | 5,000 00 | 1,500 00 |
| Deguire, Pierre | " | 10 | 1,000 00 | 300 00 |
| De la Mothe, J | Montreal | 10 | 1,000 00 | 250 00 |
| Denault, D. O. E | Sherbrooke, Que | 345 | 34,500 00 | 10,350 00 |
| Denault, G. E | Asbestos, Que. | 10 | 1,000 00 | 300 00 |
| Deschamps, J. B | 332 Laurier, Ave. E | 10 | 1,000 00 | 200 00 |
| Desjardins, L. H | Terrebonne, Que | 345 | 34,500 00 | 10,350 00 |
| Dorais, O. E | 99 St. James St. Montreal | 20 | 2,000 00 | 600 00 |
| Drouin, Nap | 206 St. François, Que | 345 | 34,500 00 | 10,350 00 |
| Dufresne, A | 600 Papineau Ave., Montreal | 33 | 3,300 00 | 990 00 |

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Dufresne, Em | 190 de l'Epee, Montreal | 33 | 3,300 00 | 990 00 |
| Dufresne, Eug | do | 34 | 3,400 00 | 1,020 00 |
| Dupont, Alf. J. T | 185 de la Pompe, Paris | 125 | 12,500 00 | 3,750 00 |
| Durand, J. L | Trois-Rivières | 5 | 500 00 | 150 00 |
| Fontaine, J. A | Valcourt, Que | 1 | 100 00 | 30 00 |
| Forest, Lionel | Sherbrooke, Que | 2 | 200 00 | 60 00 |
| Fortier, Laval E | Levis, Que | 5 | 500 00 | 150 00 |
| Francoeur, J. N | 72½ St. Pierre, Quebec | 10 | 1,000 00 | 300 00 |
| Frechette, Succ. J | Sherbrooke, Que | 5 | 500 00 | 150 00 |
| Garon A. G | Drummondville, Que | 1 | 100 00 | 25 00 |
| Gatien, A. C | Sherbrooke, Que | 2 | 200 00 | 50 00 |
| Gauvin, Pierre | Magog, Que | 15 | 1,500 00 | 450 00 |
| Gingras, Fortunat | 34 St. Augustin, Quebec | 10 | 1,000 00 | 300 00 |
| Gobeil, S | La Patrie | 5 | 500 00 | 150 00 |
| Godbout, A., M.P.P | St. Georges East, Que | 50 | 5,000 00 | 1,500 00 |
| Gosselin, L. N | 683 St. Andre, Montreal | 2 | 200 00 | |
| Gosselin & Lussier | Weedon Sta., Que | 6 | 600 00 | 180 00 |
| Gratton, J. B | 494 Sherbrooke, E. Montreal | 20 | 2,000 00 | 600 00 |
| Guenette, J. A | Ste. Anne Bellevue | 5 | 500 00 | 150 00 |
| Guptil, S. D | Grand Manan, N. B | 5 | 500 00 | 150 00 |
| Harris, C. P. Realty | Moncton, N.B | 10 | 1,000 00 | 300 00 |
| Harwood, Dr. L. de L | 228 Sherbrooke, W. Montreal | 100 | 10,000 00 | 2,000 00 |
| Hepworth, R | 2387 Hutchison, Montreal | 5 | 500 00 | 125 00 |
| Hogue, Eug | 17 Chaboillez Sq., Montreal | 5 | 500 00 | 125 00 |
| Huard, Eusebe | Lac Megantic, Que | 345 | 34,500 00 | 10,350 00 |
| Huard, Rev, V. A | Quebec | 5 | 500 00 | 150 00 |
| Jessaint, Vicomte de | 7 Moncey, Paris, Fr | 25 | 2,500 00 | 750 00 |
| Jobin, Pierre | Ancienne Lorette, Que | 25 | 2,500 00 | 500 00 |
| Joly, J. A | Ste. Rose, Que | 1 | 100 00 | 30 00 |
| Kohn, Geo | 5 St. Georges, Paris, Fr | 100 | 10,000 00 | 3,000 00 |
| Labbe, J | East Angus, Que | 5 | 500 00 | 150 00 |
| Laflamme, J. A. K | 26 Garneau, Quebec | 5 | 500 00 | 150 00 |
| Lafleur, J. L. in trust | 366 Notre Dame W., Montreal | 345 | 34,500 00 | 10,350 00 |
| Lafleur, J. L | " " | 345 | 34,500 00 | 10,350 00 |
| Lajeunesse, W | 688 Notre Dame E, Montreal | 10 | 1,000 00 | 250 00 |
| Lalonde, Succ, E | Ste. Anne Bellevue, Que | 345 | 34,500 00 | 10,350 00 |
| Lalonde, L. A | do do | 1 | 100 00 | 30 00 |
| Lamarche, J. A | Duluth Bldg., Montreal | 5 | 500 00 | 150 00 |
| Lapierre, Omer | 74 Villeneuve, W. Montreal | 20 | 2,000 00 | 500 00 |
| La Reass. Nouvelle | 7 Moncey, Paris, France | 400 | 40,000 00 | 12,000 00 |
| Lasalle, Roch | St-Guillaume, Que | 1 | 100 00 | 30 00 |
| Lauzon, H. F | 9 Champagne, Montreal | 10 | 1,000 00 | 300 00 |
| Lavergne, C. E | 206 Notre-Dame Graces Ave | 2 | 200 00 | 50 00 |
| Lebel, S. W | Cabano, Que | 10 | 1,000 00 | 300 00 |
| Lefebvre, J. E | Farnham, Que | 5 | 500 00 | 150 00 |
| Legault, Victor | St. Vincent de Paul, Que | 50 | 5,000 00 | 1,500 00 |
| Leger, E. E | 285 Marcil Ave., Montreal | 10 | 1,000 00 | 300 00 |
| Lemieux, T. S | St. Malo, Que | 3 | 300 00 | 90 00 |
| Leonard, D. A | 4 St. Lawrence Blvd., Montreal | 5 | 500 00 | 150 00 |
| Letourneux, Jos | 400 Cote St. Antoine Rd | 50 | 5,000 00 | 1,500 00 |
| Levasseur, V. J | St. Jean, Que | 5 | 500 00 | 150 00 |
| Limoges, Jos | Terrebonne, Que | 10 | 1,000 00 | 300 00 |
| Lorrain, C. A | St. Jerome, Que | 1 | 100 00 | 30 00 |
| Majeau, Joseph | 2068 St. Urbain, Montreal | 10 | 1,000 00 | 250 00 |
| Marchand, C. A | 40 Pl. Jaques-Cartier | 5 | 500 00 | 150 00 |
| Marcotte, R | St. George East, Que | 10 | 1,000 00 | |
| Martin, Theo | Chartierville, Que | 3 | 300 00 | 90 00 |
| Mayrand, Geo | 99 St. James St., Montreal | 10 | 1,000 00 | 220 00 |
| Meunier, Theodore | Montreal | 350 | 35,000 00 | 9,775 00 |
| Michaud, Gabrielle | 29 Cherrier, Montreal | 20 | 2,000 00 | 600 00 |
| Mitchell, Mrs. M. S | Moncton, N.B | 2 | 200 00 | 60 00 |
| Morel, Leo | 278 St. Martin, Montreal | 2 | 200 00 | 40 00 |
| Morin, J. B | East Angus, Que | 1 | 100 00 | 30 00 |
| Morisset, Dr. A. E | 56 Ave. des Erables, Quebec | 50 | 5,000 00 | 1,300 00 |
| Morissette, J. B | 72 St. Pierre, Quebec | 345 | 34,500 00 | 10,350 00 |
| Nault, J. M | Sherbrooke, Que | 10 | 1,000 00 | 300 00 |

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded*

| Name. | Address. | No. of shares. | Amount Subcribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Normandeau, J. D. | 249 Church, Verdun | 1 | 100 00 | 30 00 |
| Patenaude & Monette | 7 Place d'Armes, Montreal | 100 | 10,000 00 | 3,000 00 |
| Patenaude, J. Leon | 106 St. Paul East, Montreal | 270 | 27,000 00 | 7,650 00 |
| Pelletier, P. | St. Guillaume | 1 | 100 00 | 30 00 |
| Peloquin, J. B. | 68 St James St., Montreal | 5 | 500 00 | 150 00 |
| Pineau, J. E. | Fraserville, Que | 10 | 1,000 00 | 300 00 |
| Poulin, Germain | 151 Blvd. St. Joseph E. | 2 | 200 00 | 40 00 |
| Poulin, J. | Beauceville, Que | 1 | 100 00 | 30 00 |
| Primeau, J. C. | 1894 St. James St., Montreal | 10 | 1,000 00 | 300 00 |
| Propper, Emmanuel | 5 St. Georges St., Paris, Fr. | 100 | 10,000 00 | 3,000 00 |
| Propper, Michel | 5 St. Georges, Paris, France | 100 | 10,000 00 | 3,000 00 |
| Queen, J. M. | St. John, N. B. | 25 | 2,500 00 | 750 00 |
| Racine, A. | 2162 Blvd. Gouin, Montreal | 1 | 100 00 | 25 00 |
| Ratte, J. A. | St. Paul du Buton, Que. | 10 | 1,000 00 | 250 00 |
| Redmond, S. | St. Georges, Que. | 5 | 500 00 | 125 00 |
| Reinach, G. de | 79 Ave. Marceau, Paris | 100 | 10,000 00 | 3,000 00 |
| Roberge, Hon. J. E. | Lambton, Que. | 345 | 34,500 00 | 10,350 00 |
| Rousseau, Mrs. P. | Ste. Anne Bellevue | 10 | 1,000 00 | 300 00 |
| Roy, Cyrille E. | Megantic, Que. | 1 | 100 00 | 30 00 |
| Roy, Eustache | Megantic, Que. | 1 | 100 00 | 30 00 |
| Saindon, Succ. M. E. | Fraserville, Que. | 5 | 500 00 | 125 00 |
| Savoie, Rene. | 238 St. Denis, Montreal | 10 | 1,000 00 | 100 00 |
| Scalbert, P. S. H. W. | St. Andre les Lille, Fr. | 150 | 15,000 00 | 4,500 00 |
| Seale, R. F. | Quebec | 1 | 100 00 | 30 00 |
| Simon, Succ., D. C. | Hull, Que. | 5 | 500 00 | 150 00 |
| Soc. Anonyme de Reassur. | 7 Moncey, Paris, France | 1,725 | 172,500 00 | 51,750 00 |
| Spycket, B. | 7 Moncey, Paris, France | 50 | 5,000 00 | 1,500 00 |
| Spycket, E. T. | 7 Moncey, Paris, France | 50 | 5,000 00 | 1,500 00 |
| Spycket, J. P. B. | 7 Moncey, Paris, France | 50 | 5,000 00 | 1,500 00 |
| St. Denis, A. J. H. | 20 St. James St., Montreal | 40 | 4,000 00 | 1,200 00 |
| St. Germain, J. E. | Sherbrooke, Que. | 1 | 100 00 | 25 00 |
| St. Germain, T. A. | St. Hyacinthe, Que. | 5 | 500 00 | 150 00 |
| Sturhahn Carl, F. | Hartford, Conn. | 10 | 1,000 00 | 300 00 |
| Tabah, E. N. | 209 Notre Dame, E. Montreal | 1 | 100 00 | 10 00 |
| Tourville, Art. | 2 Place d'Armes, Montreal | 50 | 5,000 00 | 1,500 00 |
| Tourville, Rod., M.P.P. | 2 Place d'Armes, Montreal | 50 | 5,000 00 | 1,500 00 |
| Tremblay, Thos. | Sherbrooke, Que. | 5 | 500 00 | 150 00 |
| Trottier, O. | 1825 St. Denis, Montreal | 10 | 1,000 00 | 250 00 |
| Turgeon, l'Hon. Ad. | Parliament Bldg., Quebec | 345 | 34,500 00 | 10,350 00 |
| Turgeon, J. A. | 42 Victoria, Montreal | 2 | 200 00 | 20 00 |
| Vaillancourt, E. | Thetford Mines, Que. | 1 | 100 00 | 30 00 |
| Valois, J. B. A. | Vaudreuil Sta., Que. | 50 | 5,000 00 | 1,000 00 |
| Veuilleux, Andre. | Sherbrooke, Que. | 5 | 500 00 | 175 00 |
| Vien, Thomas. | 72½ St. Pierre, Quebec | 10 | 1,000 00 | 300 00 |
| Williams, F. S. | Marysville, N. B. | 1 | 100 00 | 30 00 |
| Wilson, Jas. W. | Welsford, N. B. | 1 | 100 00 | 30 00 |
| Totals. | | 10,169 | 1,016,900 00 | 300,290 00 |

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 16, 1921).

Hon. E. Brown, Pres.; J. H. Riddel, Vice-Pres. and Managing Director; Sir E. M. Mountain; D. C. Macarow, S. A. Bennett, E. C. G. Johnson, H. T. Fairley, J. D. Watson, A. G. Mackenzie.

LIST OF SHAREHOLDERS—(As at December 31, 1920).

| Shareholders. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bennett, S. A. | London, Eng. | 60 | 2,400 00 | 480 00 |
| Bedard, A. A. | Petrolia, Ont. | 20 | 800 00 | 100 00 |
| Brown, Edward | Winnipeg, Man. | 60 | 2,400 00 | 480 00 |
| Cameron, Sir D. C. | Winnipeg, Man. | 250 | 10,000 00 | 2,000 00 |
| Eagle, Star & British Dominions Ins. Co. | | 10,362 | 414,480 00 | 111,174 20 |
| Eagle, Star & British Dominions Ins. Co. | | 3,200 | 128,000 00 | 128,000 00 |
| Emmert, H. L. | Winnipeg, Man. | 100 | 4,000 00 | 500 00 |
| Fairley, H. T. | Toronto, Ont. | 60 | 2,400 00 | 480 00 |
| Greenizen, Isaac | Petrolea, Ont. | 60 | 2,400 00 | 300 00 |
| Hill, John | Brantford, Ont. | 10 | 400 00 | 50 00 |
| Halstad, A. B. | Edmonton, Alta. | 50 | 2,000 00 | 400 00 |
| Hardy, Thos. | Victoria, B.C. | 3 | 120 00 | 100 00 |
| Johnson, E. C. G. | Toronto, Ont. | 60 | 2,400 00 | 480 00 |
| Jones, C. A. | Petrolia, Ont. | 10 | 400 00 | 50 00 |
| Lawrie, John | Winnipeg, Man. | 25 | 1,000 00 | 200 00 |
| McIntyre, P. C. | " | 60 | 2,400 00 | 480 00 |
| Mackenzie, A. G. | London, Eng. | 60 | 2,400 00 | 480 00 |
| Macarow, D. G. | Montreal, Que. | 60 | 2,400 00 | 480 00 |
| Mountain, Sir E. M. | London, Eng. | 60 | 2,400 00 | 480 00 |
| Maurer & Wilde | Winnipeg, Man. | 50 | 2,000 00 | 250 00 |
| Riddel, J. H. | Toronto, Ont. | 60 | 2,400 00 | 480 00 |
| Sprague, D. B. | Winnipeg, Man. | 25 | 1,000 00 | 200 00 |
| Stevenson, W. J. | London, Ont. | 50 | 2,000 00 | 250 00 |
| Shepard, Peers & Co. | Selkirk, Man. | 20 | 800 00 | 200 00 |
| Watson, J. D. | London, Eng. | 60 | 2,400 00 | 480 00 |
| Walker, John | Petrolea, Ont. | 25 | 1,000 00 | 125 00 |
| Totals | | 14,860 | 594,400 00 | 248,699 20 |

## THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1921).

S. H. Ewing, President; Hon. N. Curry, Vice-President; T. H. Hudson, Joint Manager and Secretary W. S. Jopling, C. H. Godfrey.

LIST OF SHAREHOLDERS—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Commercial Union Assurance Co., Ltd. | London, England | 4,950 | 495,000 00 | 41,320 00 |
| S. H. Ewing | Montreal | 10 | 1,000 00 | 400 00 |
| C. H. Godfrey | " | 10 | 1,000 00 | 400 00 |
| T. H. Hudson | " | 10 | 1,000 00 | 400 00 |
| Hon. N. Curry | " | 10 | 1,000 00 | 400 00 |
| W. S. Jopling | " | 10 | 1,000 00 | 400 00 |
| Totals | | 5,000 | 500,000 00 | 43,320 00 |

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

List of Directors—(As at February 12, 1921).

J. H. G. Russell, Pres.; F. H. Alexander and W. J. Boyd, Vice-Presidents; W. T. Alexander, Managing Director; A. D. Carscallen, M. D., Hon. A. C. Rutherford, Andrew Gray, F. N. Darke, S. D. Lazier T. S. McPherson and Lt.-col. D. E. Sprague.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Agar, Mrs. Bessie | Birds Hill, Man. | 5 | 500 00 | 500 00 |
| Anderson, Mrs. Caroline E. | Virden, Man. | 10 | 1,000 00 | 1,000 00 |
| Armstrong, Mrs. Katherine | New Westminster, B.C. | 48 | 4,800 00 | 4,800 00 |
| Adrian, John | St. John's, Nfld. | 15 | 1,500 00 | 1,500 00 |
| Antonieff, Rev. Alexander | Podolia, Russia | 30 | 3,000 00 | 3,000 00 |
| Adam, George | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Alexander, R. H. (Est.) | Vancouver, B.C. | 30 | 3,000 00 | 3,000 00 |
| Armstrong, Jos. C. (Est.) | New Westminster, B.C. | 15 | 1,500 00 | 1,500 00 |
| Archibald, Mathew G. | Kamloops, B.C. | 10 | 1,000 00 | 811 52 |
| Abernethy, Samuel | Vancouver, B.C. | 10 | 1,000 00 | 811 86 |
| Anderson, James | New Westminster, B.C. | 30 | 3,000 00 | 3,000 00 |
| Adam, David | Birtle, Man. | 5 | 500 00 | 500 00 |
| Anderson, George | Portage la Prairie | 5 | 500 00 | 500 00 |
| Aylard, George H. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Alexander, Wm. T. | Winnipeg | 127 | 12,700 00 | 7,191 52 |
| Anderson, John R. | Reston, Man. | 2 | 200 00 | 200 00 |
| Agnew, Graham A. T. (T. D. Agnew, Trustee.) | Prince Albert, Sask. | 5 | 500 00 | 500 00 |
| Allen, George H. | Winnipeg | 50 | 5,000 00 | 5,000 00 |
| Allen, A. E. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Angus, Miss Mary C. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Alston, Mrs. Margaret | Winnipeg | 5 | 500 00 | 500 00 |
| Abernethy, Mrs. Violet E. | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Alexander, Franklin H. | Winnipeg | 100 | 10,000 00 | 1,368 60 |
| Agar, Harry T. | Birds Hill, Man. | 5 | 500 00 | 500 00 |
| Armstrong, Hon. Jas. W. | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Anderson, Mrs. Jane (Est. J. A. Anderson.) | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Austin, Henry M. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Appleby, Mrs. Madeline | Kelowna, B.C. | 5 | 500 00 | 500 00 |
| Affleck, Robert G. | Winnipeg | 55 | 5,500 00 | 2,432 83 |
| Archibald, J. Ross | Kamloops, B.C. | 10 | 1,000 00 | 405 35 |
| Adolph, Henry Lamont | Brandon, Man. | 10 | 1,000 00 | 170 91 |
| Ashley, D. T. | Vancouver, B.C. | 5 | 500 00 | 374 67 |
| Astley, Wm., c/o E. H. Wilson | Calgary, Alta. | 10 | 1,000 00 | 524 58 |
| Bruce, Jno. (Est.) (c/o Manahan & Higgins) | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Bowker, Alexander G. | Doynton, England | 100 | 10,000 00 | 10,000 00 |
| Beveridge, Wm. | Cumberland, B.C. | 20 | 2,000 00 | 2,000 00 |
| Birrell, Peter (Est.) (Bella Birrell, Exect.) | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| Belson, Miss E. A. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Barber, Mrs. Maude M. | Fernie, B.C. | 10 | 1,000 00 | 1,000 00 |
| Bradshaw, Geo. Hume | Binscarth, Man. | 5 | 500 00 | 500 00 |
| Burchill, William J. | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Baird, Hugh | St. John's, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Browning, Donald M. | St. John's, Nfld. | 25 | 2,500 00 | 2,500 00 |
| Bergeron, Narcisse | St. Boniface, Man. | 10 | 1,000 00 | 1,000 00 |
| Briercliffe, Greenwood | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Briercliffe, Mrs. Elizabeth | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Bridgewater, Conyers | London, England | 20 | 2,000 00 | 2,000 00 |
| Baxter, Samuel | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Branchley, John | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Brymner, George D. | New Westminster, B.C. | 30 | 3,000 00 | 3,000 00 |
| Buchan, Alexander | Winnipeg | 5 | 500 00 | 500 00 |
| Burdett, Stanley W. | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Beliveau, Hormidas | Winnipeg | 25 | 2,500 00 | 2,500 00 |

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Burdett, Wm. | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Barrett, John K. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Bridgman, Wellington | Winnipeg | 5 | 500 00 | 500 00 |
| Banks, S. & Finken, Jno. | Dryden, Ont. | 20 | 2,000 00 | 2,000 00 |
| Boger, W. O. | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Brown, Wm. F. H. | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Borthwick, Geo. A. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Brown, Robt. S. | Stony Mountain, Man. | 10 | 1,000 00 | 1,000 00 |
| Bailie, Miss Mary E. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Bryce, William (in trust Gert. A. Bryce) | Victoria, B.C. | 3 | 300 00 | 300 00 |
| Black, Mrs. Grace J. | Montreal | 20 | 2,000 00 | 2,000 00 |
| Burgess, Joseph | Minnedosa, Man. | 5 | 500 00 | 500 00 |
| Barnes, Frederick H. | Enderby, B.C. | 10 | 1,000 00 | 1,000 00 |
| Benson, Dr. Joseph M. | Winnipeg | 5 | 500 00 | 500 00 |
| Bertram, David | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Beaubier, Thomas J. | Brandon, Man. | 5 | 500 00 | 500 00 |
| Bethel, William | Beausejour, Man. | 5 | 500 00 | 500 00 |
| Baker, Mrs. Helen C. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Bailey, Thomas | Oak Lake, Man. | 10 | 1,000 00 | 1,000 00 |
| Bedingfield, Francis | Pekisko, Alta. | 50 | 5,000 00 | 5,000 00 |
| Butcbart, Robert P. | Tod Inlet, B.C. | 200 | 20,000 00 | 20,000 00 |
| Begg, William A. | Medicine Hat, Alta. | 48 | 4,800 00 | 4,800 00 |
| Brown, Mrs. Janet E. | Broadview, Sask. | 5 | 500 00 | 500 00 |
| Bennett, Mrs. Lydia J. | North Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Becker, Charles F. | Wilcox, Sask. | 10 | 1,000 00 | 1,000 00 |
| Balfour, James | Regina, Sask. | 5 | 500 00 | 500 00 |
| Blackstock, Malcolm | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Brownstone, Samuel | Elm Creek, Man. | 10 | 1,000 00 | 1,000 00 |
| Bagot, William | Manor, Sask. | 5 | 500 00 | 500 00 |
| Bogue, Miss Florence J. C. | Toronto, Ont. | 5 | 500 00 | 500 00 |
| Bulloch, William | Reston, Man. | 20 | 2,000 00 | 2,000 00 |
| Bullis, William J. | Weyburn, Sask. | 5 | 500 00 | 500 00 |
| Bruce, James | Milk River, Alta. | 5 | 500 00 | 500 00 |
| Butler, Charles A. | Penticton, B.C. | 2 | 200 00 | 200 00 |
| Brown, David E. | The Pas, Man. | 5 | 500 00 | 500 00 |
| Ballachey, Alexander A. | High River, Alta. | 10 | 1,000 00 | 1,000 00 |
| Banbury, Robert S. | Regina, Sask. | 10 | 1,000 00 | 1,000 00 |
| Bailey, Samuel O. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Burry, Mrs. Amelia M. | Grenfell, Sask. | 10 | 1,000 00 | 1,000 00 |
| Benson, Stephen C. | Neepawa, Man. | 10 | 1,000 00 | 1,000 00 |
| Beattie, William | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Beck, Charles | Yorkton, Sask. | 10 | 1,000 00 | 1,000 00 |
| Brook, Albert T. | Regina, Sask. | 10 | 1,000 00 | 1,000 00 |
| Burnett, Edgar A. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Bell, Samuel | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Baskerville, Mrs. Caroline M. | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Brown, Mrs. Isabella W. | Vancouver, B.C. | 50 | 5,000 00 | 5,000 00 |
| Brault, Mrs. Rose Anna | Cranbrook, B.C. | 50 | 5,000 00 | 5,000 00 |
| Bawlf, Wm. R. | Winnipeg | 28 | 2,800 00 | 2,800 00 |
| Bawlf, Frederick L. | Winnipeg | 14 | 1,400 00 | 1,400 00 |
| Bawlf, Miss Kathleen | Winnipeg | 14 | 1,400 00 | 1,400 00 |
| Bawlf, Clarence M. | Winnipeg | 14 | 1,400 00 | 1,400 00 |
| Bawlf, Louis D. | Winnipeg | 14 | 1,400 00 | 1,400 00 |
| Bartlett, Alexander R. | Windsor, Ont. | 50 | 5,000 00 | 5,000 00 |
| Boyd, William J. | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Bigg, William | Suffolk, England | 3 | 300 00 | 300 00 |
| Billett, T. R. | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Boyce, Mary E. | Kelowna, B.C. | 50 | 5,000 00 | 5,000 00 |
| Bone, George A. | Paris, Ont. | 17 | 1,700 00 | 1,700 00 |
| Burnett, Miss Mary A. (Wm. S. Burnett, Trustee.) | Armstrong, B.C. | 10 | 1,000 00 | 801 57 |
| Burnett, John Maitland (Wm. S. Burnett, Trustee.) | Armstrong, B.C. | 10 | 1,000 00 | 801 57 |
| Burnett, Miss Elizabeth L. (Wm. S. Burnett, Trustee.) | Armstrong, B.C. | 10 | 1,000 00 | 801 57 |
| Burnett, William Alex. (Wm. S. Burnett, Trustee.) | Armstrong, B.C. | 10 | 1,000 00 | 801 57 |
| Boyce, Benjamin de F. | Kelowna, B.C. | 50 | 5,000 00 | 4,700 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Brydges, Samuel Markham | Vancouver, B.C. | 20 | 2,000 00 | 191 32 |
| Bowlt, John | Saskatoon, Sask. | 5 | 500 00 | 204 43 |
| Brown, James T. | Regina, Sask. | 50 | 5,000 00 | 3,076 43 |
| Bentley, Wm. E. | Vancouver, B.C. | 180 | 18,000 00 | 15 00 |
| Byer, Henry | Chester, Montana | 5 | 500 00 | 68 70 |
| Campbell, Angus | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Campbell, Mrs. Isabella A. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Campbell, Peter | Carman, Man. | 15 | 1,500 00 | 1,500 00 |
| Catheart, Rev. Nassau | Guernsey, Channel Isles | 10 | 1,000 00 | 1,000 00 |
| Cuttle, Harry C. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Creighton, David J. | Yale, B.C. | 5 | 500 00 | 500 00 |
| Crawford, John (trust, W. K. Crawford) | Mill Creek, B.C. | 5 | 500 00 | 500 00 |
| Cook, William | St. John's, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Cooke, Ernest F. | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Chapman, George H. | Hamilton, Ont. | 10 | 1,000 00 | 1,000 00 |
| Clarke, Alfred T. | Vancouver, B.C. | 20 | 2,000 00 | 1,456 63 |
| Church, Mrs. Emily E. (est. J. W. Church) | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Cran, Mrs. Mary H. | Duncan, V.I., B.C. | 3 | 300 00 | 300 00 |
| Careary, Samuel C. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Cran, James | Duncan, V.I., B.C. | 5 | 500 00 | 500 00 |
| Curry, Benjamin J. | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Cross, James A. | Regina, Sask. | 5 | 500 00 | 500 00 |
| Champion, Henry T. (Nor. Trust Co., exec.) | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Calvert, Septimus H. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Church, Mrs. Emily E. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Caldwell, Mrs. Katy B. (est. Jas. Caldwell) | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Cooke, Edgar H. | Moosejaw, Sask. | 10 | 1,000 00 | 1,000 00 |
| Costley, Thomas D. | Kamloops, B.C. | 10 | 1,000 00 | 1,000 00 |
| Chipperfield, Sydney | Hubbard, Sask. | 2 | 200 00 | 200 00 |
| Cleveland, Ernest A. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Cameron, Alexander A. | Oak Lake, Man. | 25 | 2,500 00 | 2,500 00 |
| Collins, Mrs. Isabella J. | Gladstone, Man. | 5 | 500 00 | 500 00 |
| Campbell, Colin C. | Reston, Man. | 20 | 2,000 00 | 2,000 00 |
| Chapman, Alva B. | Reston, Man. | 20 | 2,000 00 | 2,000 00 |
| Cohen, Samuel | Dauphin, Man. | 5 | 500 00 | 500 00 |
| Cameron, Duncan | Gilbert Plains, Man. | 10 | 1,000 00 | 1,000 00 |
| Comings, Charles L. | San Francisco, Cal. | 20 | 2,000 00 | 2,000 00 |
| Conway, Mrs. Lydia | Miniota, Man. | 5 | 500 00 | 500 00 |
| Chegwin, Rev. Edward J. | Moosejaw, Sask. | 25 | 2,500 00 | 2,500 00 |
| Campbell, John F. | Miami, Man. | 10 | 1,000 00 | 1,000 00 |
| Coronation Loan & Inv. Co. | St. John's, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Connell, Kenah | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Clemons, Mrs. Hughena C. | Prince Albert, Sask. | 10 | 1,000 00 | 1,000 00 |
| Cook, James | Ladner, B.C. | 20 | 2,000 00 | 2,000 00 |
| Cook, Mrs. Dora | Ladner, B.C. | 10 | 1,000 00 | 1,000 00 |
| Carr, Charles E. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Carscullen, Alvin D. | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Corry, W. Y. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Cook, Miss Flora E. | Kerrisdale, B.C. | 10 | 1,000 00 | 1,000 00 |
| Connor, Edward L. | Lethbridge, Alta. | 10 | 1,000 00 | 1,000 00 |
| Crang, Frank W., M.D. | Edmonton, South Alta. | 10 | 1,000 00 | 1,000 00 |
| Cunningham, Robert | Spokane, Wash. | 20 | 2,000 00 | 2,000 00 |
| Collins, Peter | Calgary, Alta. | 20 | 2,000 00 | 2,000 00 |
| Conybeare & Church | Lethbridge | 25 | 2,500 00 | 2,500 00 |
| Crotty, Henry S. | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Claxton, Walter C. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Carter, Mrs. Pearl | Moosejaw, Sask. | 10 | 1,000 00 | 1,000 00 |
| Colclough, Mrs. Margaret | Selkirk, Man. | 5 | 500 00 | 500 00 |
| Carey, Eugene D. | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Castleden, Mrs. Fanny M. | Regina, Sask. | 5 | 500 00 | 500 00 |
| Ceperley, Henry T. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Cruickshanks, Miss G. E. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Cruickshanks, Mrs. Madeleine | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Cameron, John | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Can. Guarantee Trust Co. (S.E. Stevenson, Est.) | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Collie, Mrs. Mary A. | Brandon, Man. | 5 | 500 00 | 500 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts |
| Crease, Frederick John | Bakersfield, Cal | 10 | 1,000 00 | 1,000 00 |
| Cowan, Harry James | Portage la Prairie | 25 | 2,500 00 | 2,500 00 |
| Chane, William J | Victoria, B.C | 100 | 10,000 00 | 10,000 00 |
| Carmichael, David L | Vancouver, B.C | 20 | 2,000 00 | 2,000 00 |
| Cameron, John H | Fort William, Ont | 10 | 1,000 00 | 1,000 00 |
| Clay, Mrs. Janet | Victoria, B.C | 50 | 5,000 00 | 5,000 00 |
| Cowan, Thomas H | Portage la Prairie | 25 | 2,500 00 | 2,500 00 |
| Cook, R. H | Regina, Sask | 5 | 500 00 | 500 00 |
| Carson, Thomas Albert | Glenboro, Man | 10 | 1,000 00 | 1,000 00 |
| Collison, Rev. Henry Alex | Sandwich P.O., B.C | 50 | 5,000 00 | 2,897 07 |
| Cote, Jean L | Edmonton, Alta | 15 | 1,500 00 | 1,500 00 |
| Coke, Chauncey Eugene (Dr. Thos. Beath, Adm.) | Winnipeg | 5 | 500 00 | 304 85 |
| Crawford, John W | Pipestone, Man | 5 | 500 00 | 434 24 |
| Cartmell, Dr. J. M | Glenboro, Man | 10 | 1,000 00 | 807 96 |
| Copeland, Robert Andrew | Kelowna, B.C | 20 | 2,000 00 | 269 63 |
| Crichton, Alan Henry | Kelowna, B.C | 50 | 5,000 00 | 3,810 84 |
| Comerford, Patrick | Victoria, B.C | 10 | 1,000 00 | 300 27 |
| Christie, Wilbert David | Victoria, B.C | 10 | 1,000 00 | 537 04 |
| Cooper, William J. (Alfred Cooper) | Winnipeg, Man | 35 | 3,500 00 | 3,204 27 |
| Cyr, Dolphis | Finchers Creek, Alta | 25 | 2,500 00 | 2,202 38 |
| Cameron & Co | Fort William, Ont | 20 | 2,000 00 | 1,230 56 |
| Clark, Charles | High River, Alta | 5 | 500 00 | 500 00 |
| Duncan, William | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Dearman, Henry W | Victoria, B.C | 30 | 3,000 00 | 3,000 00 |
| Davis, Lawrence G. B | Prince Rupert, B.C | 2 | 200 00 | 200 00 |
| Dawson, Harold G | Melfort, Sask | 10 | 1,000 00 | 1,000 00 |
| Daykin, Alfred N | Vancouver, B.C | 50 | 5,000 00 | 5,000 00 |
| Davison, William | New Westminster, B.C | 68 | 6,800 00 | 6,800 00 |
| Dickson, Thomas A. (Wm. Peacock, Exec.) | Brandon, Man | 40 | 4,000 00 | 4,000 00 |
| Duncan William C | Duncan, B.C | 30 | 3,000 00 | 2,501 13 |
| Duxbury, Mrs. Frances | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Deans, William J | Brandon, Man | 5 | 500 00 | 500 00 |
| Duthie, Capt. Richard C | Dixie, P.Q | 10 | 1,000 00 | 1,000 00 |
| Dickenson, John (Est.) (Johnson B. Sharples, Exec.) | Cumberland, B.C | 10 | 1,000 00 | 1,000 00 |
| DesRosiers, Napoleon | Quebec | 5 | 500 00 | 500 00 |
| Dickson, James T | Victoria, B.C | 60 | 6,000 00 | 6,000 00 |
| Dudley, Joseph C | Birtle, Man | 10 | 1,000 00 | 1,000 00 |
| Donald, Wm. A. (Est.) (Northern Trust Co., Exec.) | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Davis, James T | Minneapolis, U.S.A | 20 | 2,000 00 | 2,000 00 |
| Dunsford, Charles R | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Drewery, George | Kenora, Ont | 50 | 5,000 00 | 5,000 00 |
| Dynes, Theron B | Fleming, Sask | 10 | 1,000 00 | 1,000 00 |
| De Long, Charles T | Victoria, B.C | 5 | 500 00 | 500 00 |
| De Long, Mrs. Elizabeth | Victoria, B.C | 5 | 500 00 | 500 00 |
| Dacksteader, John H | Armstrong, B.C | 5 | 500 00 | 500 00 |
| Dacksteader, Mrs. Annie E | Armstrong, B.C | 5 | 500 00 | 500 00 |
| Douglas, Mrs. Flora May | Brownlee, Sask | 10 | 1,000 00 | 1,000 00 |
| Dufty, John | Regina, Sask | 10 | 1,000 00 | 1,000 00 |
| Darke, Francis N | Regina, Sask | 100 | 10,000 00 | 10,000 00 |
| Dawson, Frederick B., M.D | Maple Creek, Sask | 5 | 500 00 | 500 00 |
| Douglas, George S | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Dietrick, Frank E | Chicago, Ill | 10 | 1,000 00 | 1,000 00 |
| Dawson, Harold | Regina, Sask | 6 | 600 00 | 600 00 |
| Duncan, George | Winnipeg, Man | 20 | 2,000 00 | 2,000 00 |
| De Salis Lieut. Col. Her. J. N | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Duncan, William H | Regina, Sask | 25 | 2,500 00 | 2,500 00 |
| Doyle, Alfred | Fort Steele, B.C | 50 | 5,000 00 | 5,000 00 |
| Dowler, Arthur H | Fort Williinm, Ont | 50 | 5,000 00 | 5,000 00 |
| Dow, Mrs. F. Daisy K | Toronto, Ont | 8 | 800 00 | 800 00 |
| Dimock, William C | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Davey, John | St. John's, Nfld | 2 | 200 00 | 200 00 |
| Davey, Geo. A | St. John's, Nfld | 2 | 200 00 | 200 00 |
| Depew, F. G. & Irons, R. B. (In Trust, Royal Bank) | Saskatoon, Sask | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Dorman, Mrs. Jane E. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Daube & Coy. | San Francisco, Cal. | 10 | 1,000 00 | 1,000 00 |
| Douglas & Coy. | Winnipeg | 20 | 2,000 00 | 1,415 48 |
| Denmark, Capt. Alex. George | Langenburg, Sask. | 10 | 1,000 00 | 844 99 |
| Deans, John Fairgrieve | Victoria, B. C | 100 | 10,000 00 | 3,201 87 |
| Dodson, Frank | Bowen Island, B.C. | 10 | 1,000 00 | 139 57 |
| Dynes, V. & Son | Beaverdell P.O., B.C. | 11 | 1,100 00 | 1,039 22 |
| Dallas, Harold | Roland, Man. | 10 | 1,000 00 | 800 00 |
| De Gero, Louis | Rochford, Wash. U.S.A | 5 | 500 00 | 500 00 |
| Eilers, Lewis | San Jose, Cal., U.S.A. | 100 | 10,000 00 | 10,000 00 |
| Eardley, Bedson A. | Bellingham, Wnsh., U. S.A. | 10 | 1,000 00 | 1,000 00 |
| Eardley, Mrs. Janet | Bellingham, Wash., U. S.A. | 10 | 1,000 00 | 1,000 00 |
| Earley, George | Winnipeg, Man. | 25 | 2,500 00 | 2,500 00 |
| Evans, O. W. | Vancouver, B.C. | 15 | 1,500 00 | 1,500 00 |
| Ellis, Thomas | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Elford, John H. | Victoria, B.C. | 70 | 7,000 00 | 7,000 00 |
| Elford, Theophilus | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| England, Charles | Blackie, Alta | 5 | 500 00 | 500 00 |
| Edmonds, Henry L. | New Westminster, B.C. | 5 | 500 00 | 500 00 |
| Erzinger, John | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Evans, William W. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Evans, Mrs. Mary Thompson | Winnipeg | 5 | 500 00 | 500 00 |
| Edmonds, Henry L. (Est. Mrs. Fanny McKenzie) | New Westminster, B.C. | 20 | 2,000 00 | 2,000 00 |
| Elliott, Richard Thomas | Victoria, B.C. | 200 | 20,000 00 | 3,298 80 |
| Frazer, Richard R. | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| Ferguson, Jr. Archibald | Holyoke, Mass., U.S.A. | 2 | 200 00 | 200 00 |
| Fernie, William | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Ferguson, Hugh | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Forlong, John A. | Winnipeg, Man. | 27 | 2,700 00 | 2,700 00 |
| Framont, Joseph | Oak Lake, Man. | 10 | 1,000 00 | 1,000 00 |
| Flett, John A. | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Fear, George M. | Banff, Alta. | 6 | 600 00 | 600 00 |
| Fear, William H. | Banff, Alta. | 6 | 600 00 | 600 00 |
| Frizell, George L. | West Selkirk, Man. | 5 | 500 00 | 500 00 |
| Fontana, Peter | Virden, Man. | 5 | 500 00 | 500 00 |
| Foote, William A. | Revelstoke, B.C. | 10 | 1,000 00 | 1,000 00 |
| Falls, Hugh | Ladner, B.C. | 15 | 1,500 00 | 1,500 00 |
| Ferguson, Hugh | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Fuller, Harry | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Field, William H., M.D | Swift Current, Sask. | 10 | 1,000 00 | 1,000 00 |
| Froom, Ambrose C. | Regina, Sask. | 30 | 3,000 00 | 3,000 00 |
| Foote, Andrew A. B. | Pincher Creek, Alta. | 10 | 1,000 00 | 1,000 00 |
| Ferguson, John B. (Toronto Gen. Trust, Exec.) | Toronto, Ont. | 50 | 5,000 00 | 5,000 00 |
| Freeman, George A. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Fowler, John F. | Wetaskiwin, Alta. | 10 | 1,000 00 | 1,000 00 |
| Frankfurter, George (Est.) | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Foxwell, Mrs. Frances K. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Frederickson, J. S. | Glenboro, Man. | 10 | 1,000 00 | 1,000 00 |
| Forbes, Wilford | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Finch, Eldon E. | Strathclair, Man. | 10 | 1,000 00 | 1,000 00 |
| Frame, Thos. H. | Tramping Lake, Sask. | 1 | 100 00 | 100 00 |
| Falk, Alexander A. | Vancouver, B.C. | 50 | 5,000 00 | 3,718 13 |
| Forbes, Adam | Rathwell, Man. | 10 | 1,000 00 | 441 82 |
| Ferrier, Reb. Thompson | Brandon, Man. | 20 | 2,000 00 | 1,889 80 |
| Forster, Herbert T. W. | Medicine Hat, Alta. | 20 | 2,000 00 | 948 34 |
| Ferguson, Robert N. | Victoria, B.C. | 15 | 1,500 00 | 304 71 |
| Fudger, William E. | Toronto, Ont. | 20 | 2,000 00 | 1,672 74 |
| Garland, Miss May B. | Montreal | 5 | 500 00 | 500 00 |
| Gwynne-Vaughan, Mrs. E. B. | Chilliwack, B.C. | 5 | 500 00 | 500 00 |
| George, William B. | Wapella, Sask. | 5 | 500 00 | 500 00 |
| Gore-Brown, Harold T. T. (C/o Cox & Coy.) | London, England | 25 | 2,500 00 | 2,500 00 |
| Gibbons, Johnson | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Gunn, Sr. Robert | Winnipeg | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount. subscribed. | Amount. paid up. |
|---|---|---|---|---|
| | | | $ cts. | cts. |
| Grant, David | Vancouver, B.C | 5 | 500 00 | 500 00 |
| Genge, Laurence A | Victoria, B.C | 30 | 3,000 00 | 3,000 00 |
| Gibson, Andrew | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Guilmet, Joseph A | Chicoutimi, P.Q | 10 | 1,000 00 | 1,000 00 |
| Greig, Mrs. Margaret E | Victoria, B.C | 29 | 2,900 00 | 2,900 00 |
| Girvan, Mrs. Louise F | West Fort William, Ont. | 5 | 500 00 | 500 00 |
| Goodridge, Leonard A | Edmonton, Alta | 100 | 10,000 00 | 8,583 08 |
| Great West Perm. Loan Co | Winnipeg, Man | 576 | 57,600 00 | 57,600 00 |
| Gibbons, Mrs. Ellen | Lethbridge, Alta | 10 | 1,000 00 | 1,000 00 |
| Gilhuly, Richard H | Selkirk, Man | 5 | 500 00 | 500 00 |
| Gordon, Mrs. Emma I | Victoria, B.C | 25 | 2,500 00 | 2,500 00 |
| Galletly, Mrs. Margaret M | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Gibson, Miss M. Lottie | Virden, Man | 5 | 500 00 | 500 00 |
| Godley, Spence H | Brandon, Man | 10 | 1,000 00 | 1,000 00 |
| Grey, Robert J | Winnipeg, Man | 20 | 2,000 00 | 2,000 00 |
| Gray, Andrew | Victoria, B.C | 100 | 10,000 00 | 10,000 00 |
| Garry, Thomas H | Willowbrook, Sask | 10 | 1,000 00 | 1,000 00 |
| Girvin, Alfred W | Strathmore, Alta | 5 | 500 00 | 500 00 |
| Gunn, John F | Green Ridge, Man | 10 | 1,000 00 | 1,000 00 |
| Garrow, Frederick | New York, U.S.A | 10 | 1,000 00 | 1,000 00 |
| Gross, John P | Wetaskiwin, Alta | 40 | 4,000 00 | 4,000 00 |
| Gourlay, James | Lacombe, Alta | 10 | 1,000 00 | 1,000 00 |
| Gray, George | Graysville, Man | 5 | 500 00 | 500 00 |
| Gunn, Robert | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Grant, Mrs. Helen M | Victoria, B.C | 100 | 10,000 00 | 10,000 00 |
| Grant, Charles D | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Gilker, James A | Nelson, B.C | 20 | 2,000 00 | 2,000 00 |
| Garratt, Alfred W | Milestone, Sask | 10 | 1,000 00 | 1,000 00 |
| Ganong, Gilbert W. (Est.) | St. Stephen, N.B | 10 | 1,000 00 | 1,000 00 |
| Grant, Mrs. Grant | Winnipeg, Man | 10 | 1,000 00 | 1,000 00 |
| Girvan, H. E. & Robinson, C. T. K. (In Trust, Royal Bank) | Fort William, Ont | 20 | 2,000 00 | 2,000 00 |
| Grant, Mrs. Annie H | New Westminster, B. C | 5 | 500 00 | 500 00 |
| Gunn, William H | Winnipeg, Man | 10 | 1,000 00 | 811 95 |
| Graham, George | Treberne, Man | 5 | 500 00 | 127 08 |
| Gass, Mrs. Elizabeth | Victoria, B.C | 80 | 8,000 00 | 7,150 00 |
| Groves, Job | Kerrisdale, B.C | 10 | 1,000 00 | 411 74 |
| Gibbons, Richard V | Lethbridge, Alta | 10 | 1,000 00 | |
| Hamilton, Mrs. Sarah | Winnipeg, Man | 25 | 2,500 00 | 2,500 00 |
| Hislop, James | Salmon Arm, B.C | 10 | 1,000 00 | 1,000 00 |
| Hamilton, John | Winnipeg, Man | 20 | 2,000 00 | 2,000 00 |
| Hunter, Archibald C | Green Ridge, Man | 25 | 2,500 00 | 2,500 00 |
| Hewlings, Frederick H | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Harrison, Dr. Daniel A | New York, U.S.A | 50 | 5,000 00 | 5,000 00 |
| Hunter, James | Green Ridge, Man | 10 | 1,000 00 | 1,000 00 |
| Hutchings, Harold G | Winnipeg | 5 | 500 00 | 500 00 |
| Hutchings, Ernest F | Winnipeg | 40 | 4,000 00 | 4,000 00 |
| Hadwin, Frederick W | Vancouver, B.C | 5 | 500 00 | 500 00 |
| Hutchings, Elisha Fred | Winnipeg | 170 | 17,000 00 | 17,000 00 |
| Hund, William T | Moosomin, Sask | 30 | 3,000 00 | 3,000 00 |
| Hodgson, Robert S | Regina, Sask | 5 | 500 00 | 500 00 |
| Hallier, John A | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Hall, J. Andrew, M. D | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Herron, Curry | Winnipeg | 3 | 300 00 | 300 00 |
| Herron, Miss Mabel F | Winnipeg | 2 | 200 00 | 200 00 |
| Hutchings, Robert J | Calgary, Alta | 10 | 1,000 00 | 1,000 00 |
| Hainsworth, Mrs. Martha Ann | New Westminster, B.C | 10 | 1,000 00 | 1,000 00 |
| Hamilton, Alfred E | Winnipeg | 5 | 500 00 | 500 00 |
| Hart, Wilfred | Weyburn, Sask | 20 | 2,000 00 | 2,000 00 |
| Hopper, Andrew T | Moosomin, Sask | 5 | 500 00 | 500 00 |
| Hollingshead, William J | Winnipeg | 30 | 3,000 00 | 3,000 00 |
| Hyde, William S | Balgonie, Sask | 20 | 2,000 00 | 2,000 00 |
| Henry, Clarence, M. D | Yorkton, Sask. | 10 | 1,000 00 | 1,000 00 |
| Hoban, Michael J | Beausejour, Man | 5 | 500 00 | 500 00 |
| Hume, Miss Dawn M | Nelson, B.C | 10 | 1,000 00 | 1,000 00 |
| Hume, Miss Freda B | Nelson, B.C | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Hume, John Fred Jr. | Nelson, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hume, Mrs. Lydia J. | Nelson, B.C. | 20 | 2,000 00 | 2,000 00 |
| Harvey, Edward | St. John's N'f'd. | 20 | 2,000 00 | 2,000 00 |
| Halpin, Henry W. | Big River, Sask. | 10 | 1,000 00 | 1,000 00 |
| Holden, Donald B., M.D. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hutchinson, Joseph | Gull Lake, Sask. | 25 | 2,500 00 | 2,500 00 |
| Harbican, Henry | Spokane, Wash. U.S.A. | 10 | 1,000 00 | 1,000 00 |
| Hamilton, William | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Hutcheson, Theodore W. | Swift Current, Sask. | 5 | 500 00 | 500 00 |
| Heisterman, Bernard | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Hughes, Samuel | Grand View, Man. | 10 | 1,000 00 | 1,000 00 |
| Hallett, William H. | Saltcoats, Sask. | 10 | 1,000 00 | 1,000 00 |
| Herbert, Frederick H | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Hamilton, Feancis J. | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Harrison, Arthur G. | Edmonton, Alta | 10 | 1,000 00 | 1,000 00 |
| Hitchcock, Arthur | Moosejaw, Sask. | 5 | 500 00 | 500 00 |
| Hetu, Mrs. Bertha | Edmonton, Alta | 20 | 2,000 00 | 2,000 00 |
| Hanson, A. H. & Coy. | Saskatoon, Sask. | 5 | 500 00 | 500 00 |
| Hodson, Mrs. Lola Mary | Maple Creek | 10 | 1,000 00 | 1,000 00 |
| Hearn, A. R. B. | Winnipeg | 13 | 1,300 00 | 1,300 00 |
| Henderson, John | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Hallett, Thomas | St. John's Nfld. | 2 | 200 00 | 200 00 |
| Hunt, Charles E. | St. John's Nfld. | 3 | 300 00 | 300 00 |
| Harley, Mrs. Eleanor | Swan River | 5 | 500 00 | 500 00 |
| Hainstook, Robert | Shoal Lake, Man. | 5 | 500 00 | 500 00 |
| Hall, George Carr | Portage la Prairie | 10 | 1,000 00 | 1,000 00 |
| Hebb, Edward H. | Winnipeg | 100 | 10,000 00 | 6,152 89 |
| Hoffmeister, R. | Vancouver, B.C. | 50 | 5,000 00 | 3,699 90 |
| Huycke, Dr. Auston H. | Portland, Oregon | 10 | 1,000 00 | 777 07 |
| Hamilton, Mrs. Emma A. | Gull Lake, Sask. | 5 | 500 00 | 416 39 |
| Hepburn, Walter | Vancouver, B.C. | 25 | 2,500 00 | 1,378 49 |
| Hunter, Capt. William | SouthernPines,N.C.U.S. | 50 | 5,000 00 | 4,318 80 |
| Hinton, Harry R. | Cranbrook, B.C. | 10 | 1,000 00 | 850 00 |
| Hancock, Albert J. S. | London, Out. | 10 | 1,000 00 | 834 59 |
| Henderson, Thomas H. (Est) (E. Duthie, Exec.) | Stratford, Ont. | 10 | 1,000 00 | 472 79 |
| Haines, William A. W. | Glenboro | 10 | 1,000 00 | 351 03 |
| Holmes, William E. M. | High River, Alta. | 10 | 1,000 00 | 280 14 |
| Hume, Alexander | Lacombe, Alta. | 30 | 3,000 00 | 1,172 00 |
| Innes, Robert Livingstone | Hamilton, Ont. | 25 | 2,500 00 | 2,500 00 |
| Inkster, Hon. Colin | Winnipeg | 30 | 3,000 00 | 3,000 00 |
| Inksetter, William E. | Ancaster, Ont. | 20 | 2,000 00 | 2,000 00 |
| Imp. Can. Trust Coy. (Est. James Brownlee) | Wianipeg | 20 | 2,000 00 | 2,000 00 |
| Irving, Robert W., M.D. | Kamloops, B.C. | 10 | 1,000 00 | 1,000 00 |
| Ings, J. Walter | Lineham, Alta. | 65 | 6,500 00 | 6,500 00 |
| Imperial Can. Trust Coy. | Winnipeg | 150 | 15,000 00 | 15,000 00 |
| Ings, Frederick W. | Lanton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Ives, Francis D. | Victoria, B.C. | 5 | 500 00 | 427 03 |
| Jones, Thomas | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Jefferies, Bernard | Vancouver, B.C. | 1 | 100 00 | 100 00 |
| Jones, Samuel E. | Virden, Man. | 10 | 1,000 00 | 1,000 00 |
| Jones, Joseph | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Jones, Alfred E. | Milestone, Sask. | 10 | 1,000 00 | 1,000 00 |
| Jagger, Harold | Moosejaw, Sask. | 10 | 1,000 00 | 1,000 00 |
| Jones, Joseph | Vancouver, B.C. | 50 | 5,000 00 | 5,000 00 |
| Jordon, Mrs. Emily K. | Winnipeg | 3 | 300 00 | 300 00 |
| Jeffery, Mrs. Marguerite E. | Seattle, Wash. | 3 | 300 00 | 300 04 |
| Jones, William Rees | Vancouver, B.C. | 25 | 2,500 00 | .. |
| Jones, William Henry | Nelson, B.C. | 20 | 2,000 00 | 1,569 55 |
| Jenkens, Charles G. | Fort William | 10 | 1,000 00 | 800 00 |
| Kinnaird, David McKay | Russell, Man. | 20 | 2,000 00 | 2,000 00 |
| Kiddie, Thomas | Alhambra, Cal. U.S.A. | 25 | 2,500 00 | 2,500 00 |
| Kucen, George V. | Montreal, Que. | 1 | 100 00 | 100 00 |
| Keect, Hiram | Stony Mountain, Man. | 20 | 2,000 00 | 2,000 00 |
| Kirk, George A. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount Subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts | $ cts. |
| Kay, John D. | New Westminster, B.C. | 5 | 500 00 | 500 00 |
| Kippen, Robert D., M.D. | Newdale, Man. | 10 | 1,000 00 | 1,000 00 |
| Keith, Harry W., M.D. | Enderby, B.C. | 10 | 1,000 00 | 1,000 00 |
| Keown, Lorenzo D. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Knight, Alfred W.P. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Kenny, Francis J., M.D. | Kamloops, B.C. | 40 | 4,000 00 | 4,000 00 |
| Kearns, David | Maple Creek, Sask. | 50 | 5,000 00 | 5,000 00 |
| Knox, William, (Est.) (Lindsay & Ketcheon, Exc.) | Prince Albert, Sask. | 10 | 1,000 00 | 1,000 00 |
| Kettles, J. N. (Est.) | Pincher Creek, Alta. | 10 | 1,000 00 | 1,000 00 |
| Kettles, Charles | Pincher Creek, Alta. | 40 | 4,000 00 | 4,000 00 |
| Kane, Paul | Ratwell, Man. | 10 | 1,000 00 | 1,000 00 |
| King, Alfred A., M.D. | Ladner, B.C. | 10 | 1,000 00 | 1,000 00 |
| Kirk, Thomas W. | Myrtle, Man. | 10 | 1,000 00 | 1,000 00 |
| Knox, William J., M.D | Kelowna, B.C. | 10 | 1,000 00 | 1,000 00 |
| Kinnaird, Alexander Y. | Ogema, Sask. | 10 | 1,000 00 | 1,000 00 |
| Kerr, Mrs. Elizabeth S. | Vancouver, B.C. | 20 | 2,000 00 | 1,582 64 |
| Kerr, Donald E. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Kempthorne, Samuel T. | Clinton, Ont. | 20 | 2,000 00 | 1,839 42 |
| Knight, Robert | Seattle Wash. U.S.A. | 10 | 1,000 00 | 374 42 |
| Lindsay, Mrs Annie G. E. | Limerick, Sask. | 2 | 200 00 | 200 00 |
| Lee, Thomas | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Livock, William Thos. | Edmonton, Alta | 10 | 1,000 00 | 1,000 00 |
| Lockhart, Thomas, (Est. T. A. Lockhart). | Souris, Man. | 5 | 500 00 | 500 00 |
| Lawson, James H. (Est.) H. G. & J. H. Lawson (Exec.) | Victoria, B.C. | 35 | 3,500 00 | 3,500 00 |
| Laundry, Mrs. Ellen | Victoria, B.C. | 2 | 200 00 | 200 00 |
| Lovell, Mrs. Margaret | Victoria, B.C. | 40 | 4,000 00 | 4,000 00 |
| Leeming, Annie (Est. c o Leeming Bros.) | Victoria, B.C. | 15 | 1,500 00 | 1,500 00 |
| Lindsay, Mrs. Naomi E. | Victoria, B.C. | 150 | 15,000 00 | 15,000 00 |
| Lander, Mrs. Annie L. | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Laidlaw, Rev. Robert S. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Lamont, James F. | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Lazier, Stephen D. | Belleville, Ont. | 100 | 10,000 00 | 10,000 00 |
| Lees, Mrs. Laura L. Saunders | Victoria, B. C | 25 | 2,500 00 | 2,500 00 |
| Lewin, Francis E. | MacGregor, Man. | 10 | 1,000 00 | 1,000 00 |
| Logan & Macdonald | Gilbert Plains, Man. | 10 | 1,000 00 | 1,000 00 |
| Levar, Mrs. Husley H. | Armstrong, B.C. | 20 | 2,000 00 | 2,000 00 |
| Larom, William S. | Prince Albert, Sask. | 2 | 200 00 | 200 00 |
| Lyons, Robert F | Carberry, Man. | 10 | 1,000 00 | 1,000 00 |
| Llwyd, Thomas D. D. | Toronto, Ont. | 35 | 3,500 00 | 3,500 00 |
| Laverey, William R. | Newdale, Man. | 10 | 1,000 00 | 1,000 00 |
| Lee, William | Moosomin, Sask. | 10 | 1,000 00 | 1,000 00 |
| Lyons, Joseph B. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Lyons, Mrs. Belle M. | Winnipeg | 5 | 500 00 | 500 00 |
| Leavans, Louis H. | Foxwarren, Man. | 10 | 1,000 00 | 1,000 00 |
| Lowther, Dr. John S. | Edmonton, Alta | 10 | 1,000 00 | 1,000 00 |
| Livingstone, Mrs. Annie G. | Deloraine, Man. | 5 | 500 00 | 500 00 |
| Lawson, Thomas | Graysville, Man. | 10 | 1,000 00 | 1,000 00 |
| Longpre, Joseph A. R. | Qu'Appelle, Sask. | 10 | 1,000 00 | 1,000 00 |
| Limoges, Benjamin | Whitewood, Sask. | 20 | 2,000 00 | 2,000 00 |
| Latham, Arthur | Moosejaw, Sask. | 25 | 2,500 00 | 2,500 00 |
| Leuressurier, George W. | St. John's, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Lindsay & Mudie | Prince Albert, Sask. | 20 | 2,000 00 | 2,000 00 |
| Loggie, William J. | Wetaskiwin, Alta. | 10 | 1,000 00 | 1,000 00 |
| Law, John | Vancouver, B.C. | 100 | 10,000 00 | 10,000 00 |
| Leeming, Mrs. Gertrude | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Ladner, W. H. D. | Vernon, B.C. | 10 | 1,000 00 | 1,000 00 |
| Lewarton, Albert E. | Churchbridge, Sask. | 10 | 1,000 00 | 1,000 00 |
| Levy, Mrs. Eva | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Lowndes, Mrs. E. Edna T. | Moosejaw, Sask. | 8 | 800 00 | 800 00 |
| Leeming, Mrs. Cecil | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Laycock, A. E. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Livsey, James B. | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Lister, M. L. & C. B. Tomliason | Edmonton, Alta | 100 | 10,000 00 | 10,000 00 |
| Laughton, John C. | Revelstoke, B.C. | 10 | 1,000 00 | 979 98 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lowe, William J. | Sth. Vancouver, B.C. | 50 | 5,000 00 | |
| Love, Mrs. Clara H. M. | Victoria, B.C. | 10 | 1,000 00 | 775 83 |
| Muir, George (Est.) (C/o David H. Muir) | Pittsfield, Mass., U.S.A. | 5 | 500 00 | 500 00 |
| MacLean, John, D. D. | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Moon, John James | London, S.W. | 10 | 1,000 00 | 1,000 00 |
| Muir, William | Brandon, Man. | 20 | 2,000 00 | 2,000 00 |
| Murphy, H. Sherman | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Middleton, Mrs. Edith L. | Roblin, Man. | 10 | 1,000 00 | 1,000 00 |
| Morden, Thomas W. | Pincher Creek, Alta. | 5 | 500 00 | 500 00 |
| Mail, Mrs. Marie | Edmonton, Alta. | 20 | 2,000 00 | 2,000 00 |
| MacPherson, Miss Annie S. | Ottawa, Ont. | 9 | 900 00 | 900 00 |
| Mitchell, John A. | Pakan, Alta. | 5 | 500 00 | 500 00 |
| Martin, Cornelius | Vancouver, B.C. | 25 | 2,500 00 | 2,500 00 |
| Montgomery, George S. | Edmonton, Alta | 10 | 1,000 00 | 1,000 00 |
| Murray, George | Graysville, Man. | 10 | 1,000 00 | 1,000 00 |
| Macdonald, Donald J. | Vancouver, B.C. | 65 | 6,500 00 | 6,500 00 |
| Maclachlan, Mrs. Elinor M. (Est. R. C. Maclachlan) | Hants, England | 21 | 2,100 00 | 2,100 00 |
| Manley, Miss Adelaids (C/o Major A. E. Moore) | London, England | 10 | 1,000 00 | 1,000 00 |
| Main, Laura E. | Winnipeg | 50 | 5,000 00 | 5,000 00 |
| Mellard, Samuel | Chilliwack, B.C. | 10 | 1,000 00 | 1,000 00 |
| Mutter, Major James M. | Somemos, V. I., B.C. | 50 | 5,000 00 | 5,000 00 |
| Mitchell, James A. | Victoria, B.C. | 150 | 15,000 00 | 15,000 00 |
| Moore, Miss Ethel | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Macmorine, Miss Sybil L. | Brandon, Man. | 5 | 500 00 | 500 00 |
| MacLeod, Malcolm H. | Toronto, Ont. | 50 | 5,000 00 | 5,000 00 |
| Morgan, Joseph H. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Maclean, Hugh Archibald | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Martin, Hon. William M. | Regina, Sask. | 40 | 4,000 00 | 4,000 00 |
| Martin, Mrs. Violette T. | Regina | 10 | 1,000 00 | 1,000 00 |
| Martysh, Rev. Basil | Warsaw, Poland | 20 | 2,000 00 | 2,000 00 |
| Moore, Herbert H. | Calgary, Alta. | 50 | 5,000 00 | 5,000 00 |
| Munroe, Mrs. Matilda J. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Mortlock, Ernest | Dominion City | 10 | 1,000 00 | 1,000 00 |
| MacKenzie-Grieve, Capt. F. J. | Droxford, England | 10 | 1,000 00 | 1,000 00 |
| Morey, Henry | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| Markle, Mervyn C. | Shoal Lake, Man. | 5 | 500 00 | 500 00 |
| Muir, James | MacGregor, Man. | 5 | 500 00 | 500 00 |
| Munroe, Donald | E. Kildonan, Winnipeg. | 20 | 2,000 00 | 2,000 00 |
| Meneley, Alfred A. | Maple Creek, Man. | 25 | 2,500 00 | 2,500 00 |
| MacKenzie, Mrs. Tena | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Mathieu, James A. | Fort Frances, Ont. | 50 | 5,000 00 | 5,000 00 |
| Muskett, Aubrey D. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Manning, Arthur J. | Reston, Man. | 10 | 1,000 00 | 1,000 00 |
| Moore, Frank A. | Delia, Alta. | 10 | 1,000 00 | 1,000 00 |
| Moberly, Mrs. H. K. | Yorkton, Sask. | 15 | 1,500 00 | 1,500 00 |
| May, Arthur H. | Prince Albert, Sask. | 15 | 1,500 00 | 1,500 00 |
| Mara, John A. | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Marsh, John | Nottingham, England | 2 | 200 00 | 200 00 |
| Mitchell, James W. | Arrow River, Man. | 10 | 1,000 00 | 1,000 00 |
| Morris-Reade, George | Whitewood, Sask. | 20 | 2,000 00 | 2,000 00 |
| Muir, Robert H. | Port Elgin, Ont. | 20 | 2,000 00 | 2,000 00 |
| Morrison, Mrs. Bertha M. | Lacombe, Alta. | 15 | 1,500 00 | 1,500 00 |
| Megill, Mrs. Mary O. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Mullins, Patrick W. | Selkirk, Man. | 5 | 500 00 | 500 00 |
| Munroe, Mrs. Barbara | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Mara, Miss Ellen Frances | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Mara, John Hugh Francis (John A. Mara, Trustee) | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Mara, John Lytton | Victoria, B.C. | 30 | 3,000 00 | 3,000 00 |
| Meek, Mrs. Hattie | Regina, Sask. | 20 | 2,000 00 | 2,000 00 |
| May, Lorrea W., M.D. | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Mitchell, William Nelson | Glasgow, Scotland | 200 | 20,000 00 | 20,000 00 |
| Matheson, Robert | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Mould, James W. | Edmonton, Alta. | 50 | 5,000 00 | 5,000 00 |
| Martin, Albert E. | Brookdale, Man. | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount. subscribed. | Amount. paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Melville, Mrs. Jane | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Melville, David | Vancouver, B. C. | 20 | 2,000 00 | 2,000 00 |
| Mitchell, Mrs. Agnes | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Melsome, Stanley, M.D. | Bath, England | 10 | 1,000 00 | 1,000 00 |
| Macdonald, Mrs. Laura | Edmonton, Alta. | 47 | 4,700 00 | 4,700 00 |
| Mitchell, Wm. Edmond White | Kelowna, B.C. | 10 | 1,000 00 | 1,000 00 |
| Mordem, Mrs. Bessie W. B. | Toronto, Ont. | 8 | 800 00 | 800 00 |
| Miller, Charles K. | St. John's Nfld. | 2 | 200 00 | 200 00 |
| Mellon, J. J. (Est.) (Douglas, J. M. & Wm. Short | Edmonton, Alta. | 50 | 5,000 00 | 5,000 00 |
| Morton, John | Vancouver, B.C. | 15 | 1,500 00 | 1,500 00 |
| Mathews, Mrs. Thomasina K. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Morrison, Stanley R. | Vancouver, B.C. | 10 | 1,000 00 | 172 20 |
| Musson, Harry G. | Winnipeg | 10 | 1,000 00 | 869 42 |
| McIntosh, Samuel G. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| McDonald, Albert W. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| McDonald, Mrs. Euphemia E. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| McKnight, George | Glenboro, Man. | 10 | 1,000 00 | 1,000 00 |
| McNabb, Thomas | Picture Butte, Alta. | 10 | 1,000 00 | 1,000 00 |
| McPherson, Daniel | New Westminster, B.C. | 30 | 3,000 00 | 3,000 00 |
| McKinnon, Mrs. Mary J. (C/o D. R. Finklestein) | Winnipeg | 5 | 500 00 | 500 00 |
| McCall, Miss Maria Jessie | | 10 | 1,000 00 | 1,000 00 |
| McGrath, John | Point du Bois, Man. | 10 | 1,000 00 | 1,000 00 |
| McManus, Michael | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| McCandless, Alexander G. | Vancouver, B.C. | 100 | 10,000 00 | 10,000 00 |
| McBride, William | Los Angelos,Cal.,U.S.A. | 3 | 300 00 | 300 00 |
| McIntyre, Duncan | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McIntosh, David | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| McKay, Alexander H. | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| McGregor, James | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McBean, William | Ridgeville, Man. | 10 | 1,000 00 | 1,000 00 |
| McCartney | Morwood, Winnipeg | 10 | 1,000 00 | 1,000 00 |
| McRae, Peter J. | Middlechurch P.P.,Man. | 5 | 500 00 | 500 00 |
| McBean, Angus | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| McKay, James | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| McDermott, Patrick J. | Minnedosa, Man. | 5 | 500 00 | 500 00 |
| McLeod, Donald | Keewatin, Ont. | 5 | 500 00 | 500 00 |
| McCallum, Robert H. | Russell, Man. | 15 | 1,500 00 | 1,500 00 |
| McGregor, Allan | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| McDonald, W. W. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| McGregor, Malcolm | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McCowan, Mrs. Janet | Portage la Prairie, Man. | 10 | 1,000 00 | 1,000 00 |
| McNeill, John C. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| McDonald, John A. | Roland, Man. | 25 | 2,500 00 | 2,500 00 |
| McNaught, Mathew | Granum, Alta. | 10 | 1,000 00 | 1,000 00 |
| McGillivray | Larimore, N.D., U.S.A. | 5 | 500 00 | 500 00 |
| McElhoes, Mrs. Parience A. | Strathmore, Alta. | 10 | 1,000 00 | 1,000 00 |
| McRae, Mrs. Mary J. | Winnipeg | 50 | 5,000 00 | 5,000 00 |
| McRae, Kenneth | Carman, Man. | 5 | 500 00 | 500 00 |
| McIntyre, Peter | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McKellar, Peter | Fort William, Ont. | 50 | 5,000 00 | 5,000 00 |
| McPherson, Thomas S. | Victoria, B.C. | 240 | 24,000 00 | 24,000 00 |
| McIntyre, A. M. | Saskatoon, Sask. | 10 | 1,000 00 | 1,000 00 |
| McKenzie, Alexander | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| McKenzie Jr., Alexander | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| McKenzie, Mrs. Janet | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| McEdward, George | Fort William, Ont. | 30 | 3,000 00 | 3,000 00 |
| McNeish, Thomas | Slocan City, B.C. | 25 | 2,500 00 | 2,500 00 |
| McNeish, Mrs. Bessie O. | Slocan City, B.C. | 25 | 2,500 00 | 2,500 00 |
| McEwen, Mrs. Farry W. | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| McLaughlin, Mrs. Nora V. C. | Edmonton, Alta. | 8 | 800 00 | 800 00 |
| McLachlan, Mrs. E. | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| McDougal, Roderiah J. | Lancaster, Ont. | 10 | 1,000 00 | 1,000 00 |
| McDougal, Robert C. | Lancaster, Ont. | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount. subscribed. | Amount. paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| McKeague, William W | Winnipeg | 50 | 5,000 00 | 3,137 93 |
| McArthur, Dougald A | Winnipeg | 50 | 5,000 00 | 4,400 00 |
| McKechnie, William Boyd | Vancouver, B.C. | 10 | 1,000 00 | 920 96 |
| McKay, Donald | Fallis, Alta | 40 | 4,000 00 | 2,101 74 |
| MacPherson, Coleman | Victoria, B.C. | 50 | 5,000 00 | 3,342 71 |
| McLeod, Donald D | Regina, Sask | 25 | 2,500 00 | 1,834 02 |
| McPhalen, Daniel J | Vancouver, B.C. | 50 | 5,000 00 | 3,614 42 |
| McMillan, Miss Eliza | Victoria, B.C. | 10 | 1,000 00 | 582 43 |
| McLean, Miss Ernestine (Now Mrs. Chapman) | Camoguey, Cuba | 50 | 5,000 00 | 2,340 37 |
| Narracott, Mrs. Clara | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Noble, Francis | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Noble, William J | High River, Alta | 10 | 1,000 00 | 1,000 00 |
| Nye, Thomas S | N. Vancouver, B.C. | 75 | 7,500 00 | 7,500 00 |
| Northern Trust Co. & G. A. D. Nelson, Exec. (Julia Clark) | Winnipeg | 5 | 500 00 | 500 00 |
| Nelson, Charles | Vancouver | 50 | 5,000 00 | 5,000 00 |
| Northern Trust Co. (Trustees) (Thos. Manley) | Saskatoon, Sask | 10 | 1,000 00 | 1,000 00 |
| O'Sullivan, Mrs. Helen A | Montreal, Que | 100 | 10,000 00 | 10,000 00 |
| Olmstead, Mrs. Rachel | N. Vancouver, B.C. | 30 | 3,000 00 | 3,000 00 |
| Odell, William H | Wetaskiwin, Alta | 5 | 500 00 | 500 00 |
| O'Brien, John | Portage la Prairie, Man. | 25 | 2,500 00 | 2,131 75 |
| Oliver, William | Lethbridge, Alta | 25 | 2,500 00 | 2,049 59 |
| Partridge, Ira O | Medicine Hat, Alta | 40 | 4,000 00 | 4,000 00 |
| Pollock, Miss, Rachael I | Stewiacke, N.S. | 5 | 500 00 | 500 00 |
| Phair, James | Vancouver, B.C. | 80 | 8,000 00 | 8,000 00 |
| Perdue, George M | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Pender, James | Nanaimo, B.C. | 10 | 1,000 00 | 1,000 00 |
| Parker, Mrs. Isabel | Southport, England | 10 | 1,000 00 | 1,000 00 |
| Paddon, John A | St. John's Nfld. | 10 | 1,000 00 | 1,000 00 |
| Piper, Hugh McKelvy | Fort William, Ont | 40 | 4,000 00 | 4,000 00 |
| Peterson, Mrs. Petrea (Adm. Est. Albert Peterson) | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Power, Raymond A | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Paterson, Alexander | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Pollitt, William | Sperling, Man | 5 | 500 00 | 500 00 |
| Price, Alfred H | Essindale, B.C. | 10 | 1,000 00 | 1,000 00 |
| Parr, William J | Killarney, Man. | 4 | 400 00 | 400 00 |
| Parlie, Mrs. Haliburton O | Edmonton, Alta | 10 | 1,000 00 | 1,000 00 |
| Parlee, Harold H | Edmonton, Alta | 5 | 500 00 | 500 00 |
| Patterson, William (Est) (Mrs Wm. Patterson, Adm) | Birtle, Man | 10 | 1,000 00 | 1,000 00 |
| Partington, Oswald | Kenora, Ont | 10 | 1,000 00 | 1,000 00 |
| Pennington, Walter | Moosomin, Sask | 5 | 500 00 | 500 00 |
| Preston, Adam F | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Putnam, Mrs. Adelaide McLeod | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Partridge, Thomas E | Sintaluta, Sask | 20 | 2,000 00 | 2,000 00 |
| Park, Andrew W., M.D | Cochrane, Alta | 10 | 1,000 00 | 1,000 00 |
| Pender, Miss Mary | Nanaimo, B.C. | 5 | 500 00 | 500 00 |
| Poole, John I | Wetaskiwin, Alta | 5 | 500 00 | 500 00 |
| Phair, Miss Mary | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Pope, Charles | Winnipeg | 20 | 2,000 00 | 2,000 00 |
| Pentland, C. F. & Deehman F. A. (In Trust, Royal Bank, Winnipeg) | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Pencock, Thos. & Boyd, Robt. M | Vancouver, B.C. | 25 | 2,500 00 | 2,500 00 |
| Purdon, Robert | Brandon, Man. | 5 | 500 00 | 500 00 |
| Pike, Fred W | St. John's Nfld. | 3 | 300 00 | 300 00 |
| Pender, Mrs Eliz. J | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Price, Mrs. Margery Adams | Montreal, Que | 40 | 4,000 00 | 2,926 68 |
| Paterson, James B | Calgary, Alta | 20 | 2,000 00 | 1,296 61 |
| Parker, Sir Gilbert | London, W. I | 100 | 10,000 00 | 6,254 68 |
| Pender, Andrew | Lac La Biche, Alta | 15 | 1,500 00 | 1,200 00 |
| Quinn, Joseph W | Winnipeg | 5 | 500 00 | 500 00 |
| Redmon, Mrs. Mary E | Wingham, Ont | 10 | 1,000 00 | 1,000 00 |
| Robertson, John | Cambuslang, Scotland | 10 | 1,000 00 | 1,000 00 |
| Robertson, Andrew Jr | Cambuslang, Scotland | 10 | 1,000 00 | 1,000 00 |
| Richardson, George A | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Ross, Mrs. Hattie W | Edmonton, Alta | 30 | 3,000 00 | 3,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

List of Shareholders—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Rendell, Arthur S | St. John's Nfld | 10 | 1,000 00 | 1,000 00 |
| Reid, James | Cumberland, B.C | 25 | 2,500 00 | 2,500 00 |
| Raun, Mrs. Eleanor M | Stafford, England | 10 | 1,000 00 | 1,000 00 |
| Runions, Mrs Helen E | Calgary, Alta | 5 | 500 00 | 500 00 |
| Ross, Mrs. Lucy K | Vancouver, B.C | 25 | 2 500 00 | 2,500 00 |
| Ross, George H | Calary, Alta | 11 | 1,100 00 | 1,100 00 |
| Ross, David G. M.D | Selkirk, Man | 5 | 500 00 | 500 00 |
| Rugg, Murton E | Lakeland, Florida, U.S.A | 10 | 1,000 00 | nn 1,000 00 |
| Rithet, Mrs Velda W | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Rutherford, Mrs. Bessie F. (c/o R. F. Rutherford) | Leonia, N. J | 5 | 500 00 | 500 00 |
| Riehl, Jacob | Transcona, Man | 10 | 1,000 00 | 1,000 00 |
| Robinson, James W | Victoria, B.C | 10 | 1,000 00 | 1,000 00 |
| Rutherford, Hon. Col. A. C. (C/o Rutherford, Jamieson & Grant..) | Edmonton, Alta | 100 | 10,000 00 | 10,000 00 |
| Reilly, William R | Regina, Sask | 6 | 600 00 | 600 00 |
| Reilly, Francis B | Regina, Sask | 8 | 800 00 | 800 00 |
| Robinson, Titus W. (Northern Trust Co. Trustees) | Winnipeg | 2 | 200 00 | 200 00 |
| Russell, John H. G | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Rauley, Anglo C | Keoma, Alta | 1 | 100 00 | 100 00 |
| Rossie, Edgar C | Regina, Sask | 10 | 1,000 00 | 1,000 00 |
| Robinson, George A | Peachland, B.C | 20 | 2,000 00 | 2,000 00 |
| Rogers, Jonathan | Vancouver, B.C | 100 | 10,000 00 | 10,000 00 |
| Richardson, Mrs. Mary Eliz | Victoria, B.C | 5 | 500 00 | 500 00 |
| Rounsfell, Francis W | Vancouver, B.C | 31 | 3,100 00 | 3,100 00 |
| Raby, William G. (W. G. Kelly, Exec.) | W. Summerland, B.C | 10 | 1,000 00 | 1,000 00 |
| Root, S. R | Emerson, Man | 5 | 500 00 | 500 00 |
| Runions, James E | Calgary, Alta | 5 | 500 00 | 500 00 |
| Robinson, Miss Maria L. C. (Mrs. Marie Murdoch) | Toronto, Ont | 8 | 800 00 | 800 00 |
| Robinson, Miss M. Lorine M | Toronto, Ont | 8 | 800 00 | 800 00 |
| Ramsay, Walter | Edmonton, Alta | 50 | 5,000 00 | 2,894 23 |
| Richardson, William | Portage la Prairie | 10 | 1,000 00 | 852 85 |
| Redding, Joseph Thomas | Victoria, West, B.C | 25 | 2,500 00 | 133 73 |
| Ross, Hugh S | Moose Jaw, Sask | 20 | 2,000 00 | 575 14 |
| Robinson, William J | Saskatoon, Sask | 10 | 1,000 00 | 76 02 |
| Robertson, James | Olds, Alta | 5 | 500 00 | 198 44 |
| Sandgren, John A | Spokane, Wash, U.S.A | 50 | 5,000 00 | 5,000 00 |
| Simpson, Hugh J | Kentville, N. S | 10 | 1,000 00 | 1,000 00 |
| Schoenan, Mrs. Elizabeth | Winnipeg | 5 | 500 00 | 500 00 |
| Sawle, Alexander L | Edmonton, Alta | 6 | 600 00 | 600 00 |
| Stone, William H | Victoria, B.C | 26 | 2,600 00 | 2,600 00 |
| Skinner, Mrs Fanny J | London, England | 25 | 2,500 00 | 2,500 00 |
| Spicer, Harold W | Grenfell, Sask | 10 | 1,000 00 | 1,000 00 |
| Stevens, Henry | Oak Lake, Man | 10 | 1,000 00 | 1,000 00 |
| Siebenboum, Henry | Victoria, B.C | 25 | 2,500 00 | 2,500 00 |
| Stewart, George | S. Vancouver, B.C | 105 | 10,500 00 | 2,892 95 |
| Spankie, James E | Vancouver, B.C | 10 | 1,000 00 | 1,000 00 |
| Speirs, John T | Winnipeg | 30 | 3,000 00 | 3,000 00 |
| Strok, Mrs Amelia B | Los Angeles, Cal. U.S.A | 3 | 300 00 | 300 00 |
| Simpson, Harvey C | Winnipeg | 5 | 500 00 | 500 00 |
| Seldon, Geo. E., M.D | Vancouver, B.C | 20 | 2,000 00 | 2,000 00 |
| Stirling, Mrs. Jessie S | Edmonton, Alta | 30 | 3,000 00 | 3,000 00 |
| Schuster, Joseph, (Est) | Calgary, Alta | 10 | 1,000 00 | 1,000 00 |
| Short, Ross, Selwood (Sol.) | | | | |
| Short, James | Calgary, Alta | 7 | 700 00 | 700 00 |
| Scott, Hon. Walter | Regina, Sask | 10 | 1,000 00 | 1,000 00 |
| Selwood, Fredericks | Calgary, Alta | 17 | 1,700 00 | 1,700 00 |
| Sutherland, Cecil | Edmonton, Alta | 20 | 2,000 00 | 2,000 00 |
| Stewart, Duncan | Victoria, B.C | 50 | 5,000 00 | 5,000 00 |
| Smith, Hugh A | Roland, Man | 5 | 500 00 | 500 00 |
| Smith, James M | Green Ridge, Man | 10 | 1,000 00 | 1,000 00 |
| Scott, Robert | Victoria, B.C | 50 | 5,000 00 | 5,000 00 |
| Sutherland, Mrs Janet | Gilbert Plains, Man | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued*

List of Shareholders—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Sandell, Thomas | Oak Lake, Man | 10 | 1,000 00 | 1,000 00 |
| Stubbs, Louis St. George | Birtle, Man | 10 | 1,000 00 | 1,000 00 |
| Scallion Bros | Virden, Man | 20 | 2,000 00 | 2,000 00 |
| Snowden, William H | Morden, Man | 10 | 1,000 00 | 1,000 00 |
| Sayward, Joseph A | Victoria, B.C | 200 | 20,000 00 | 20,000 00 |
| Silcox, Alexander J | Redvers, Sask | 5 | 500 00 | 500 00 |
| Silvester, Geoffrey | Calgary, Alta | 20 | 2,000 00 | 2,000 00 |
| Starr, Joseph C | Vancouver, B.C | 5 | 500 00 | 500 00 |
| Sharron, Charles A | Winnipeg | 15 | 1,500 00 | 1,500 00 |
| Smith, David | Gladstone, Man | 5 | 500 00 | 500 00 |
| Speers, Sidney H | Enderby, B.C | 10 | 1,000 00 | 1,000 00 |
| Small, Edwin | Maple Creek, Sask | 5 | 500 00 | 500 00 |
| Stanley, George D., M.D | High River, Alta | 5 | 500 00 | 500 00 |
| St. Clair, Mrs Eliza | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Sask. Mortgage & Trust Corp | Regina, Sask | 5 | 500 00 | 500 00 |
| Smith, James H | Greenock, Scotland | 10 | 1,000 00 | 1,000 00 |
| Sanson, Mrs. Florence Maude | Guelph, Ont | 50 | 5,000 00 | 5,000 00 |
| Short, Charles C | High River, Alta | 10 | 1,000 00 | 1,000 00 |
| Sigmar, Christian | Winnipeg | 5 | 500 00 | 500 00 |
| Sigmar, Siguzon | Winnipeg | 5 | 500 00 | 500 00 |
| Stuart, James F | Winnipeg | 50 | 5,000 00 | 5,000 00 |
| Sprague, Daniel E | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Sandison, Henry | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Stewart, Alexander | Victoria, B.C | 75 | 7,500 00 | 7,500 00 |
| Silvester, Miss Beatrice | Vancouver, B.C | 5 | 500 00 | 500 00 |
| Scruton, George R | Saskatoon, Sask | 5 | 500 00 | 500 00 |
| Shaw, York | Calgary, Alta | 10 | 1,000 00 | 1,000 00 |
| Smith, Mrs. Bertha E | Saskatoon, Sask | 10 | 1,000 00 | 1,000 00 |
| Storey, Edgar M. (Care of Northern Trust Co.) | Regina, Sask | 20 | 2,000 00 | 2,000 00 |
| Symons, Samuel | Cloverbar, Alta | 10 | 1,000 00 | 1,000 00 |
| Stelck, Arthur H. F | Dauphin, Man | 25 | 2,500 00 | 2,500 00 |
| Sutherland, David | Dauphin, Man | 25 | 2,500 00 | 2,500 00 |
| Salmon, Henry L | Turgosse, B.C | 50 | 5,000 00 | 5,000 00 |
| Stinson, Mrs. Jennie G | Toronto, Ont | 20 | 2,000 00 | 2,000 00 |
| Sparks, Francis F | Vancouver, B.C | 50 | 5,000 00 | 5,000 00 |
| Stewart, Mrs. Florence Nell | Victoria, B.C | 16 | 1,600 00 | 1,600 00 |
| Sirrett, William F | Neepawa, Man | 5 | 500 00 | 500 00 |
| Sirrett, Henry J | Brighton, Ont | 5 | 500 00 | 500 00 |
| Simpson, Frank C | Dauphin, Man | 10 | 1,000 00 | 1,000 00 |
| Stamper, Mrs. Martha | Moose Jaw, Sask | 10 | 1,000 00 | 1,000 00 |
| Sutherland, Mrs. Lillooet | New Westminster, B.C | 29 | 2,900 00 | 2,900 00 |
| Smith, Mrs. Jean S | Armstrong, B.C | 10 | 1,000 00 | 1,000 00 |
| Sommerfeld, Paul L | Opportunity P.O., Wash. | 10 | 1,000 00 | 1,000 00 |
| Strevel, George H. (Est.) | Winnipeg | 50 | 5,000 00 | 668 77 |
| Spear, John R | Winnipeg | 50 | 5,000 00 | 4,030 66 |
| Sparling, Rev. Joseph W. (Est.). (care of Hull, Sparling & Sparling) | Winnipeg | 10 | 1,000 00 | 668 77 |
| Sparling, Frederick W | Winnipeg | 10 | 1,000 00 | 615 29 |
| Scott, William J | Regina, Sask | 5 | 500 00 | 134 70 |
| St. Denis, Denis | Nelson, B.C | 50 | 5,000 00 | 3,076 41 |
| Smyth, Juded W. Oswald | Swift Current, Sask | 25 | 2,500 00 | 1,604 41 |
| Simmonds, William R | Medicine Hat, Alta | 10 | 1,000 00 | 365 30 |
| Smith, George W | Red Deer, Alta | 50 | 5,000 00 | 3,961 28 |
| Sture, Peter W | Port Arthur, Ont | 10 | 1,000 00 | 863 03 |
| Titley, Rupert | Totonto, Ont | 10 | 1,000 00 | 1,000 00 |
| Turnbull, James H. (care of Turnbull & McManus) | Winnipeg | 105 | 10,500 00 | 10,500 00 |
| Taylor, Edmund L., K.C | Winnipeg | 120 | 12,000 00 | 6,875 00 |
| Talbot, Mrs. Laura T | Victoria, B.C | 50 | 5,000 00 | 5,000 00 |
| Tomalin, Mrs. Elizabeth A | Victoria, B.C | 5 | 500 00 | 500 00 |
| Toms, Lewis W | Cobble Hill P.O., B.C | 50 | 5,000 00 | 5,000 00 |
| Taylor, Mrs. Georgia M | Vancouver, B.C | 10 | 1,000 00 | 1,000 00 |
| Tobin, Arthur H | Victoria, B.C | 20 | 2,000 00 | 2,000 00 |
| Thomson, George | Winnipeg | 5 | 500 00 | 500 00 |
| Taylor, William E | Toronto, Ont | 5 | 500 00 | 500 00 |
| Tyson, George | Vancouver, B.C | 10 | 1,000 00 | 1,000 00 |
| Taylor, Henry Hall | Retreat Cove, B.C | 5 | 500 00 | 500 00 |

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Thorburn, Walter C. | Broadview, Sask. | 25 | 2,500 00 | 2,500 00 |
| Taylor, John H. | St. John's, Nfld. | 1 | 100 00 | 100 00 |
| Thomson, Henry Broughton | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Toronto Gen. Trust Corp. (Frank E. Gibbs, Est.) | Toronto, Ont. | 10 | 1,000 00 | 1,000 00 |
| Turner, Mrs. Francis | New Westminster, B.C. | 5 | 500 00 | 500 00 |
| Thompson, Mrs. Abbie Grace | S. Vancouver, B.C. | 5 | 500 00 | 262 24 |
| Taylor, Hilliard | Winnipeg | 10 | 1,000 00 | 779 78 |
| Vaughan, Lynds S. | Selkirk, Man. | 10 | 1,000 00 | 1,000 00 |
| Vigar, Frank C. | Burnaby P.O., B.C. | 60 | 6,000 00 | 4,298 53 |
| Vereker, Hon. Jeffrey E. P. | Kenora, Ont. | 25 | 2,500 00 | 2,500 00 |
| Van Egmond, William C. | Regnia, Sask. | 20 | 2,000 00 | 2,000 00 |
| Van Houten, Mrs. Mary O. | Nanaimo, B.C. | 50 | 5,000 00 | 5,000 00 |
| Union Bank of Canada | Winnipeg | 80 | 8,000 00 | 8,000 00 |
| Vaughan, Henry S. | Vancouver, B.C. | 9 | 900 00 | 900 00 |
| Van Kleeck, Peter D., M.D. | Armstrong, B.C. | 20 | 2,000 00 | 2,000 00 |
| Vicars, William George | Qu'Appelle, Sask. | 10 | 1,000 00 | 753 95 |
| Van Houten, Walton J. | Vancouver, B.C. | 200 | 20,000 00 | |
| Van Decar, Levi Bates | Victoria, B.C. | 50 | 5,000 00 | 688 76 |
| Wright, Walter John | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Winter, Mrs. Sarah | Fleming, Sask. | 5 | 500 00 | 500 00 |
| Willoughby, Charles | Regina, Sask. | 60 | 6,000 00 | 6,000 00 |
| Williams, Albert A. G. | Victoria, B.C. | 1 | 100 00 | 100 00 |
| Wainwright, Robert S. | Cawston, B.C. | 20 | 2,000 00 | 2,000 00 |
| Wasson, Dr. Hilliard, J. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Wynne, Major James R. (Est.) (Imperial Can. Trust Co. Exec.) | Winnipeg | 100 | 10,000 00 | 10,000 00 |
| Walrige, George | Vancouver, B.C. | 45 | 4,500 00 | 4,500 00 |
| Wilkes, John | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Waddell, Mrs. Isabel | Winnipeg | 25 | 2,500 00 | 2,500 00 |
| Weiler, Mrs. Emma J. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Wilson, James (c/o 1st Nat. Bank) | Long Beach, Cal., U.S.A. | 20 | 2,000 00 | 2,000 00 |
| Williamson, William | Winnipeg | 5 | 500 00 | 500 00 |
| Walls, Lawrence T. | Winnipeg | 3 | 300 00 | 300 00 |
| Wilson, Messrs. W. & J. | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Walker, Robert E. | Toronto, Ont. | 5 | 500 00 | 500 00 |
| Walker, Robert A. | Toronto, Ont. | 1 | 100 00 | 100 00 |
| Wilson, David | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Williams, Herbert | Fort Frances, Ont. | 50 | 5,000 00 | 5,000 00 |
| Wolffe, Charles A. | Moosomin, Sask. | 10 | 1,000 00 | 1,000 00 |
| Walker, R. Eden, M.D. | New Westminster, B.C. | 25 | 2,500 00 | 2,500 00 |
| Wallace, Robert W. | Lethbridge, Alta. | 10 | 1,000 00 | 1,000 00 |
| Walley, Albert T. | Nelson, B.C. | 10 | 1,000 00 | 1,000 00 |
| Weaver, Herbert D., M.D. | Saskatoon, Sask. | 10 | 1,000 00 | 1,000 00 |
| White, Mrs. Annie J. (Dave White, Trustee) | Banff, Alta. | 10 | 1,000 00 | 1,000 00 |
| Wilson, Norman R. | Winnipeg | 10 | 1,000 00 | 1,000 00 |
| Westbrook, Mrs. Louisa E. | Rouleau, Sask. | 20 | 2,000 00 | 2,000 00 |
| Wilson, Charles H. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| Whiteside, William J. | New Westminster, B.C. | 5 | 500 00 | 500 00 |
| Williamson, Robert T. | Edmonton, Alta. | 50 | 5,000 00 | 3,965 32 |
| Williamson, Samuel W. | Edmonton, Alta. | 50 | 5,000 00 | 4,052 78 |
| Wallace, Miss Blanche | Campbellford, Ont. | 10 | 1,000 00 | 1,000 00 |
| Wilson, Biggerstaff | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| West, Thomas A. | Winnipeg | 8 | 800 00 | 800 00 |
| Wilson, David H. | Winnipeg | 5 | 500 00 | 500 00 |
| Wilkinson, Mrs. Lena Beatrice | Prince Albert, Sask. | 5 | 500 00 | 500 00 |
| Wright, Miss Hattie | Calgary, Alta. | 5 | 500 00 | 500 00 |
| Wallace, Francis Eliz. | Toronto, Ont. | 35 | 3,500 00 | 3,500 00 |
| Woods, Joseph E. | Ottawa | 100 | 10,000 00 | 9,080 65 |
| Warenwright, Cecil W. | Vancouver, B.C. | 10 | 1,000 00 | 24 06 |
| Wallace, Walter Haggs | Dauphin, Man. | 20 | 2,000 00 | 1,176 77 |
| Wallace, Alexander William | Dauphin, Man. | 10 | 1,000 00 | 886 92 |
| White, Reginald B. | Penticton, B.C. | 20 | 2,000 00 | 1,681 25 |
| Wilson, Ole K. | San Diego, Cal., U.S.A. | 100 | 10,000 00 | 9,506 83 |
| Wilis, Robert | Vancouver, B.C. | 25 | 2,500 00 | 334 37 |
| White, Charles J. | Vancouver, B.C. | 10 | 1,000 00 | 764 06 |
| Wood, William D. | Vancouver, B.C. | 20 | 2,000 00 | 1,200 00 |

THE CANADA NATIONAL FIRE INSURANCE COMPANY.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of Shares. | Amount subscribed. | Amount paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Woodard, Albert W. | Vancouver, B.C. | 5 | 500 00 | 130 61 |
| Wiskens, Mrs. Alice | Victoria, B.C. | 100 | 10,000 00 | 2,518 58 |
| Young, Rueben Charles | Montreal | 5 | 500 00 | 500 00 |
| Young, Mrs. Jessie Hamilton | Carrying Place, Ont. | 5 | 500 00 | 500 00 |
| Yates, Rowland | St. Anne on Sea, Eng. | 10 | 1,000 00 | 1,000 00 |
| Young, Hugh | Tranent, Scotland | 10 | 1,000 00 | 1,000 00 |
| Totals | | 20,504 | 2,050,400 00 | 1,849,736 35 |

THE CANADA SECURITY ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23, 1921).

John B. Laidlaw, Pres. and Manager; Vice-Pres., Sir James A. Lougheed; Secretary, A. H. Rodgers, Sir James W. Woods, Eugene Coste, Godfroy B. Patteson, H. F. Gooderham, R. Y. Sketch, C. Stuart Malcolm.

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1919).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Eugene Coste | Calgary, Alta. | 25 | 2,500 00 | 875 00 |
| H. F. Gooderham | Toronto, Ont. | 25 | 2,500 00 | 875 00 |
| John B. Laidlaw | Toronto, Ont. | 25 | 2,500 00 | 875 00 |
| Sir James Lougheed | Calgary, Alta. | 25 | 2,500 00 | 875 00 |
| C. Stuart Malcolm | Toronto, Ont. | 25 | 2,500 00 | 875 00 |
| Norwich Union Fire Insurance Society, Ltd. | Norwich, England | 4,775 | 477,500 00 | 167,125 00 |
| R. Y. Sketch | Norwich, England | 25 | 2,500 00 | 875 00 |
| A. H. Rodgers | Toronto, Ont. | 25 | 2,500 00 | 875 00 |
| Godfroy B. Patteson | Ottawa, Ont. | 25 | 2,500 00 | 875 00 |
| Sir Jas. W. Woods | Toronto, Ont. | 25 | 2,500 00 | 875 00 |
| Totals | | 5,000 | 500,000 00 | 175,000 00 |

## THE CANADIAN FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 19, 1921.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Adams, John Henry | Toronto, Ont | 40 | 2,000 00 |
| Agnew, Amy Jane, Mrs | Edmonton, Alta | 8 | 400 00 |
| Aikins, Sir J. A. M | Winnipeg, Man | 520 | 26,000 00 |
| Alley, W. S | Toronto, Ont | 40 | 2,000 00 |
| Armytage, Mrs. Kathleen | Winnipeg, Man | 40 | 2,000 00 |
| Ashdown, Emma Louise | Winnipeg, Man | 400 | 20,000 00 |
| Ashdown, Harry C | Winnipeg, Man | 330 | 16,500 00 |
| Ashdown, J. H | Winnipeg, Man | 240 | 12,000 00 |
| Ashdown, Lillian | Winnipeg, Man | 400 | 20,000 00 |
| Ashdown, Mrs. Grace L | Winnipeg, Man | 70 | 3,500 00 |
| Allison, Tannis | Calgary, Alta | 100 | 5,000 00 |
| Banning, Mrs. Florence | Winnipeg, Man | 400 | 20,000 00 |
| Barrow, Mrs. M. Adela | Winnipeg, Man | 40 | 2,000 00 |
| Bathgate, Jas | Winnipeg, Man | 64 | 3,200 00 |
| Blowey, J. T | Vancouver, B.C | 40 | 2,000 00 |
| Buchanan, David W | Winnipeg, Man | 20 | 1,000 00 |
| Bradley, Mrs. Annie B | Hamilton, Ont | 190 | 9,500 00 |
| Bawlf, Wm. R | Winnipeg, Man | 18 | 900 00 |
| Cadham, J. O | Portage la Prairie, Man | 20 | 1,000 00 |
| Cameron, A. L | Victoria, B.C | 60 | 3,000 00 |
| Campbell, R. J | Winnipeg, Man | 548 | 27,400 00 |
| Carr, Mrs. Evelyn M | Virden, Man | 60 | 3,000 00 |
| Carson, A | Toronto, Ont | 12 | 600 00 |
| Clark, Alex. Allister | Winnipeg | 10 | 500 00 |
| Clark, S. P | Northern Elevator, Winnipeg | 80 | 4,000 00 |
| Cockburn, Mrs. Jennie | Winnipeg, Man | 60 | 3,000 00 |
| Cockburn, J. W | Winnipeg, Man | 80 | 4,000 00 |
| Collum, Mrs. Annie Maud | Winnipeg, Man | 40 | 2,000 00 |
| Cross, A. E | Calgary, Alta | 20 | 1,000 00 |
| Cress, Wm | Winnipeg, Man | 100 | 5,000 00 |
| Crowe, Mrs. Annie M | Brookline, Mass | 40 | 2,000 00 |
| Crowe, Miss Dorothea E | Brookline, Mass | 20 | 1,000 00 |
| Crowe, G. R | Winnipeg, Man | 478 | 23,900 00 |
| Crowe, Miss H. Gladys | Brookline, Mass | 20 | 1,000 00 |
| Crowe, Jas. Alex | Winnipeg, Man | 40 | 2,000 00 |
| Crowe, H | Brookline, Mass | 420 | 21,000 00 |
| Cruthers, S. Estate | Peterboro | 8 | 400 00 |
| Chapman, C. H | Edmonton | 10 | 500 00 |
| Culver, A. F | Winnipeg, Man | 120 | 6,000 00 |
| Culver, Kathleen F | Winnipeg, Man | 120 | 6,000 00 |
| Davidson, Claire B. (Mrs.) | Newdale, Man | 20 | 1,000 00 |
| Denison, A. L | Winnipeg, Man | 308 | 15,400 00 |
| Dowler, Jas. A | Winnipeg, Man | 144 | 7,200 00 |
| Dowler, Wm. J | Winnipeg, Man | 20 | 1,000 00 |
| Dowler, Laura P. (Mrs.) | Winnipeg, Man | 30 | 1,500 00 |
| Elliott, D. K | Winnipeg, Man | 124 | 6,200 00 |
| Ewart, Mrs. Mabel H | Bridgeport, Conn | 170 | 8,500 00 |
| Fitzgerald, Harry G | Lakefield, Ont | 40 | 2,000 00 |
| Flower, C. A | Uno P.O., Man | 200 | 10,000 00 |
| Forrest, Mrs. Helen R | Winnipeg, Man | 60 | 3,000 00 |
| Foster, Fred K | Winnipeg, Man | 70 | 3,500 00 |
| Folliott, W. C | Winnipeg, Man | 20 | 1,000 00 |
| Galt, G. F. & J., Ltd | Winnipeg, Man | 2,979 | 148,950 00 |
| Galt, John | Winnipeg, Man | 25 | 1,250 00 |
| Greene, J. J | Hamilton, Ont | 100 | 5,000 00 |

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Hastings, Geo. V | Winnipeg, Man | 498 | 24,900 00 |
| Holmes, Geo. D | Winnipeg, Man | 36 | 1,800 00 |
| Houson, G. A | Winnipeg, Man | 4 | 200 00 |
| Hume, Mrs. Mona | Port Hope, Ont | 72 | 3,600 00 |
| Hutchings, Miss Marion | Calgary, Alta | 20 | 1,000 00 |
| Hutchings, R. J | Calgary, Alta | 20 | 1,000 00 |
| Huxley, Joseph E | Winnipeg, Man | 670 | 33,500 00 |
| Hanna, Marion O. (Mrs.) | Toronto, Ont | 170 | 8,500 00 |
| Ireland, W. W | Carberry, Man | 20 | 1,000 00 |
| Johnson, Mrs. Mable Frances | St. John's, Nfld | 20 | 1,000 00 |
| Johnston, W | Victoria, B.C | 80 | 4,000 00 |
| P. E. Keddy, & R. W. Earle, Ex. Trus. Will of John Keddy | Brandon, Man | 40 | 2,000 00 |
| Kelly, Mrs. Jennie W | Winnipeg, Man | 20 | 1,000 00 |
| Kinnisten, Marion St. Claire | Calgary, Alta | 40 | 2,000 00 |
| Lashbrook, Mrs. Ella | Galt, Ont | 8 | 400 00 |
| Lougheed, Sir. Jas. A | Calgary, Alta | 40 | 2,000 00 |
| Leacock, Ethel G., (Mrs.) | Toronto, Ont | 170 | 8,500 00 |
| MacKenzie Kenneth | Winnipeg, Man | 148 | 7,400 00 |
| Manwaring, H. A | Birtle, Man | 20 | 1,000 00 |
| Marsh, G. T | Toronto, Ont | 100 | 5,000 00 |
| Macdonald, P. A | Winnipeg, Man | 40 | 2,000 00 |
| Martin, Robert | Walmer, Kent, England | 40 | 2,000 00 |
| Matheson, R. M | Brandon, Man | 60 | 3,000 00 |
| Matheson, W. A | Winnipeg, Man | 185 | 9,250 00 |
| Millar, T. B | Portage la Prairie | 100 | 5,000 00 |
| Milroy, M. D., Thos. M | Winnnipeg, Man | 20 | 1,000 00 |
| Mitchell, J. B | Winnipeg, Man | 80 | 4,000 00 |
| Mitchell, Mag't. J., (Mrs.) | Winnipeg, Man | 20 | 1,000 00 |
| Molson, Mrs. Maria D | Calgary, Alta | 24 | 1,200 00 |
| Monk, John B | Winnipeg, Man | 48 | 2,400 00 |
| Murdoff, Marg't O., (Mrs.) | Vancouver, B.C | 72 | 3,600 00 |
| Murphy, G. B., ex. of est | Carberry, Man | 20 | 1,000 00 |
| Matheson, Mrs. Jessie | Winnipeg, Man | 25 | 1,250 00 |
| Matheson, A. McKenzie | Vancouver, B.C | 20 | 1,000 00 |
| McAllister, John E | Winnipeg, Man | 20 | 1,000 00 |
| McBride, Edward | Calgary, Alta | 8 | 400 00 |
| McBride, J. D | Cranbrook B.C | 8 | 400 00 |
| McBride, Mrs. Lillian | Red Deer, Alta | 8 | 400 00 |
| McBride, Mrs. Minnie | Londoa, Ont | 8 | 400 00 |
| McDermott, P. J | Minnedosa, Man | 20 | 1,000 00 |
| McDiarmid, J | Brandon, Man | 20 | 1,000 00 |
| McDonald, John J | Winnipeg, Man | 80 | 4,000 00 |
| McKenney, J. T | St. Paul, Minn | 24 | 1,200 00 |
| McLaren, Mrs. Wilhelmina | Morden, Man | 44 | 2,200 00 |
| McNaughton, R. D. Est | Winnipeg, Man | 124 | 6,200 00 |
| Matheson, Jno. S | Winnipeg | 40 | 2,000 00 |
| McIntyre, Susan F | Portage la Prairie | 20 | 1,000 00 |
| Nanton, Sir A. M | Winnipeg | 92 | 4,600 00 |
| The Northern Trusts Co | Winnipeg, Man | 100 | 5,000 00 |
| The Northern Trusts (Ex. Est. Wm. Anderson) | Winnipeg, Man | 8 | 400 00 |
| The Northern Trusts Co | Winnipeg, Man | 300 | 15,000 00 |
| O'Reilly, Mrs. Frances B | Kingston, Ont | 12 | 600 00 |
| Parrish, W. L | Winnipeg, Man | 40 | 2,000 00 |
| Parsons, S. R | Toronto, Ont | 200 | 10,000 00 |
| Patton, F. L | Winnipeg, Man | 20 | 1,000 00 |
| Pearce, Marg't A., Mrs | Calgary, Alta | 40 | 2,000 00 |
| Pearce, Wm | Calgary, Alta | 40 | 2,000 00 |
| Peffers, Miss Maggie Robertson | Winnipeg, Man | 48 | 2,400 00 |
| Phillips, Mrs. Louise | Winnipeg, Man | 112 | 5,600 00 |
| Powis, Geo. W | Portland, Oregon | 100 | 5,000 00 |
| Pace, Evelyn Frances, Mrs | Winnipeg, Man | 200 | 10,000 00 |
| Pillman, Mrs. A. H | Winnipeg | 80 | 4,000 00 |
| Rannard, Marion Black, (Mrs.) | Winnipeg, Man | 100 | 5,000 00 |
| Redmond, Jas | Montreal, Que | 248 | 12,400 00 |
| Riley, Conrad S | Winnipeg, Man | 1,000 | 50,000 00 |

SESSIONAL PAPER No. 8

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Riley, J. H | Winnipeg, Man | 22 | 1,100 00 |
| Riley, Jean I. (Mrs.) | Winnipeg, Man | 200 | 10,000 00 |
| Riley, Edward J | Winnipeg, Man | 60 | 3,000 00 |
| Riley, R. T | Winnipeg, Man | 214 | 10,700 00 |
| Riley, W. J | Victoria, B.C | 40 | 2,000 00 |
| Robinson, Jerry | Winnipeg, Man | 40 | 2,000 00 |
| Rutherford, J. G | Ottawa, Ont | 20 | 1,000 00 |
| Sanford, Mrs. H. S | Hamilton, Ont | 100 | 5,000 00 |
| Saunders, Bernard P | Halifax, N.S | 32 | 1,600 00 |
| Schofield, F. H | Winnipeg, Man | 200 | 10,000 00 |
| Schofield, Mrs. Mary E | Winnipeg, Man | 40 | 2,000 00 |
| Scott, Mrs. Hattie May | Winnipeg, Man | 60 | 3,000 00 |
| Somerset, Mrs. Elizabeth S., Est. | Winnipeg, Man | 120 | 6,000 00 |
| Somerset, W. B | Montreal, Que | 34 | 1,700 00 |
| Standard Trusts Co. The (Ex. Est. R. S. Barrow) | Winnipeg, Man | 240 | 12,000 00 |
| Standard Trusts Co. The (Ex. Est. Sir Wm. Whyte) | Winnipeg, Man | 50 | 2,500 00 |
| Steer, Miss Lillian | Norwood, Man | 8 | 400 00 |
| Steer, Walter J | Winnipeg, Man | 20 | 1,000 00 |
| Stewart, D. A., est. Dr. John Stewart, Executor | Halifax, N.S | 80 | 4,000 00 |
| Stitt, Wm | Winnipeg, Man | 148 | 7,400 00 |
| Stobart, F. W | Bromhall Hall, Bedford, England | 600 | 30,000 00 |
| Stobart, F. W., in trust, Amy M. Stobart | Bedford, England | 12 | 600 00 |
| Stobart, F. W., in trust for Grace Margaret Stobart | Bedford, England | 16 | 800 00 |
| Stobart, F. W., in trust for Phoebe B | Bedford, England | 8 | 400 00 |
| Stobart, Frank E | Surrey, England | 512 | 25,600 00 |
| Stoddart, Mrs. Caroline | Calgary, Alta | 8 | 400 00 |
| Stoddart, Kenneth B | Winnipeg, Man | 80 | 4,000 00 |
| Stoddart, Miss Norma | Calgary, Alta | 48 | 2,400 00 |
| Snaddon, W. J | Winnipeg | 10 | 500 00 |
| Tufts, Prof. J. F | Wolfville, NlS | 200 | 10,000 00 |
| Walker, Thos. D., M.D | St. John, N.B | 40 | 2,000 00 |
| Waller, Frederick | Winnipeg, Man | 40 | 2,000 00 |
| Webb, Mrs. Mabel T | Quebec, Que | 248 | 12,400 00 |
| Wellwood, Mrs. Sarah J | Minnedosa, Man | 56 | 2,800 00 |
| Wilson, Miss Frances J | Winnipeg, Man | 100 | 5,000 00 |
| Wilson, Mrs. Sarah | Winnipeg, Man | 100 | 5,000 00 |
| Wilson, R. R | Winnipeg, Man | 348 | 17,400 00 |
| Windatt, Miss Clara I | Bowmanville, Ont | 40 | 2,000 00 |
| Wright, S. R | Swan River, Man | 32 | 1,600 00 |
| Young, A. L | Souris, Mnn | 24 | 1,200 00 |
| Totals | | 20,000 | 1,000,000 00 |

## THE CANADIAN INDEMNITY COMPANY.

List of Directors—(As at Dec. 31, 1920.)

John Galt, Pres.; R. T. Riley, Vice-Pres.; C. S. Riley, Managing Director, Sir Jas. A. M. Aikins, K.C., J. H. Ashdown, G. R. Crowe, A. L. Denison, G. V. Hastings, R. R. Wilson.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| James H. Ashdown | Winnipeg | 20,300 00 | 20,300 00 |
| Harry C. Ashdown | " | 15,000 00 | 15,000 00 |
| Sir James Aikins | " | 30,000 00 | 30,000 00 |
| R. J. Campbell | " | 14,200 00 | 14,200 00 |
| Mrs. Sarah S. Campbell | " | 3,000 00 | 3,000 00 |
| Geo R. Crowe | " | 33,700 00 | 33,700 00 |
| A. L. Denison | " | 20,000 00 | 20,000 00 |
| James A. Dowler | " | 7,000 00 | 7,000 00 |
| John Galt | " | 3,700 00 | 3,700 00 |
| G. F. and J. Galt, Ltd. | " | 41,300 00 | 41,300 00 |
| G. V. Hastings | " | 33,800 00 | 33,800 00 |
| Geo. D. Holmes | " | 1,500 00 | 1,500 00 |
| J. E. Huxley | " | 3,700 00 | 3,700 00 |
| The Northern Trusts Co. | " | 10,000 00 | 10,000 00 |
| C. S. Riley | " | 30,000 00 | 30,000 00 |
| R. T. Riley | " | 10,000 00 | 10,000 00 |
| Mrs. Jean I. Riley | " | 7,500 00 | 7,500 00 |
| J. H. Riley | " | 1,500 00 | 1,500 00 |
| Walter J. Steer | " | 1,500 00 | 1,500 00 |
| R. R. Wilson | " | 7,500 00 | 7,500 00 |
| John A. MacPhee | " | 1,000 00 | 1,000 00 |
| Wm. J. Snaddon | " | 1,000 00 | 1,000 00 |
| A. F. Culver | " | 2,000 00 | 2,000 00 |
| Geo. E. Merry | " | 800 00 | 800 00 |
| Totals | | 300,000 00 | 300,000 00 |

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Advisory Committee—(As at February 14, 1920.)

Province of Ontario:—W. E. Bigwood, Duncan McLaren.

Province of Quebec:—Arthur H. Campbell, W. G. Power.

## THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS—(As at February 26, 1921.)

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-Pres.; T. Bradshaw, Vice-Pres.; R. R. Brown, A. J. Brown K.C., F. G. Osler, F. J. Parry, W. L. Matthews, Henry C. Wilcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Name. | Address. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ |
| Lafrentz, F. W. | New York, N.Y. | 2,500 |
| Osler, F. G. | Toronto, Ont. | 3,500 |
| Bradshaw, T. | " | 3,500 |
| Brown, R. R. | New York, N.Y. | 2,500 |
| Burn, Sir Geo. | Ottawa, Ont. | 3,500 |
| W. L. Matthews | Toronto, Ont. | 2,500 |
| Parry, F. J. | New York, N.Y. | 2,500 |
| Hall, W. H. | Toronto, Ont. | 3,500 |
| Willcox, Henry C. | New York, N.Y. | 2,500 |
| A. J. Brown, K.C. | Montreal, Que. | 2,500 |
| Amsuco Securities Co. | New York, N.Y. | 221,000 |
| Total | | 250,000 |

## THE CASUALTY COMPANY OF CANADA.

List of Directors—(As at Mar. 1, 1921.)

Chas. S. Blackwell, Pres.; A. Wyburn Eastmure, Managing Director; Albert Matthews; L. H. Eastmure, A. E. Renfrew, A. G. Stratby, W. J. Keens, W. W. Cumming, and Hon. Thos. Crawford.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adams, Dr. J. Frank | Toronto, Ont. | 2 | 200 00 | 100 00 |
| Abbott, J. W | New York, N.Y | 2 | 200 00 | 100 00 |
| Allen, Edward | Toronto, Ont | 1 | 100 00 | 50 00 |
| Alley, John A. M | " | 1 | 100 00 | 50 00 |
| Amsden, Lionel G | " | 1 | 100 00 | 50 00 |
| Anderson, James E | " | 1 | 100 00 | 50 00 |
| Anderson, James S | " | 1 | 100 00 | 50 00 |
| Annandale, A. W | " | 1 | 100 00 | 50 00 |
| Arnold, Frank W | " | 5 | 500 00 | 216 67 |
| Ardagh, Henry H | Barrie, Ont. | 1 | 100 00 | 50 00 |
| Ashworth, James J | Toronto, Ont. | 5 | 500 00 | 250 00 |
| Ashbridge, Jesse | " | 10 | 1,000 00 | 500 00 |
| Abbott, Frank E | " | 3 | 300 00 | 150 00 |
| Alderson, W. H | " | 2 | 200 00 | 100 00 |
| Anderson, George | " | 1 | 100 00 | 16 67 |
| Armstrong, Fred W | " | 1 | 100 00 | 50 00 |
| Addison, W. F | " | 2 | 200 00 | 100 00 |
| Aikenhead, Thomas E | " | 1 | 100 00 | 50 00 |
| Archibald, C. E | Montreal, Que | 1 | 100 00 | 50 00 |
| Appleton, John | Toronto, Ont | 1 | 100 00 | 50 00 |
| Ashworth, E. M | " | 1 | 100 00 | 50 00 |
| Atkinson, J. Leonard | " | 2 | 200 00 | 33 33 |
| Bergh, Charles V | Philadelphia | 10 | 1,000 00 | 500 00 |
| Bowen, Thomas J | Toronto, Ont | 2 | 200 00 | 33 34 |
| Bartram, J. B | " | 1 | 100 00 | 50 00 |
| Black, S. W. & Co | " | 4 | 400 00 | 200 00 |
| Barker, W. A | " | 2 | 200 00 | 100 00 |
| Barnard, F. M | Montreal, Que | 1 | 100 00 | 50 00 |
| Brown, Philip H | Toronto, Ont | 1 | 100 00 | 50 00 |
| Bonnell, W. H. M | " | 1 | 100 00 | 50 00 |
| Brown, T. A | " | 2 | 200 00 | 100 00 |
| Bilton, Thomas | " | 1 | 100 00 | 50 00 |
| Boland, E. T | " | 2 | 200 00 | 100 00 |
| Bruce, J. Stuart | " | 1 | 100 00 | 16 67 |
| Booth, Charles | " | 2 | 200 00 | 100 00 |
| Bishop, W. E | " | 1 | 100 00 | 50 00 |
| Boase, Joseph B | " | 5 | 500 00 | 250 00 |
| Boase, Mrs. Clarie E | " | 5 | 500 00 | 250 00 |
| Birrell, Howard P | " | 1 | 100 00 | 16 67 |
| Bollard, Arthur | " | 1 | 100 00 | 50 00 |
| Blackwell, Charles S | " | 345 | 34,500 00 | 17,250 00 |
| Burns, Edward | " | 2 | 200 00 | 100 00 |
| Bishop, George H | Montreal, Que | 1 | 100 00 | 50 00 |
| Bulley, Samuel | Toronto, Ont | 1 | 100 00 | 50 00 |
| Business, Systems, Ltd | " | 2 | 200 00 | 100 00 |
| Brown, Nicholas | " | 1 | 100 00 | 50 00 |
| Boake, G. Wilfred | " | 1 | 100 00 | 50 00 |
| Blachford, Horace P | " | 2 | 200 00 | 100 00 |
| Bender, Charles A | " | 1 | 100 00 | 50 00 |
| Beal, Geo. P | " | 2 | 200 00 | 100 00 |
| Croft, William | " | 1 | 100 00 | 50 00 |
| Clarke, Estate A. R | " | 1 | 100 00 | 50 00 |
| Coles, George, Ltd | " | 1 | 100 00 | 50 00 |
| Calvert, J. H | " | 1 | 100 00 | 50 00 |
| Caldwell, A. W | " | 1 | 100 00 | 50 00 |

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Campbell, J. B | Toronto, Ont | 1 | 100 00 | 50 00 |
| Carswell, Robert | " | 2 | 200 00 | 100 00 |
| Campbell, George H | " | 1 | 100 00 | 16 67 |
| Cane, James G | " | 1 | 100 00 | 16 67 |
| Carveth, John A | " | 2 | 200 00 | 100 00 |
| Chapman, A. H | " | 2 | 200 00 | 100 00 |
| Cleghorn, Thomas H | " | 1 | 100 00 | 50 00 |
| Chapin, Arthur S | " | 1 | 100 00 | 50 00 |
| Chapman, Stephen H | " | 1 | 100 00 | 50 00 |
| Cooper, Hubert A | " | 1 | 100 00 | 50 00 |
| Clubb, Arthur F | " | 2 | 200 00 | 100 00 |
| Collins, Charles H | " | 2 | 200 00 | 100 00 |
| Charles R. Christie | Coboconk, Ont | 2 | 200 00 | 33 34 |
| Coryell, C. S | Toronto, Ont | 2 | 200 00 | 100 00 |
| Culver, Frank L | " | 5 | 500 00 | 250 00 |
| Cumming, Walter W | " | 25 | 2,500 00 | 1,250 00 |
| Cutten, and Foster | " | 10 | 1,000 00 | 500 00 |
| Campbell, Enos M | " | 1 | 100 00 | 50 00 |
| Cumming, Charles C | " | 1 | 100 00 | 50 00 |
| Crawford, Hon. Thos | " | 25 | 2,500 00 | 250 00 |
| Colebrook, Mabel | " | 2 | 200 00 | 100 00 |
| Douglas, W. Milne | " | 2 | 200 00 | 33 34 |
| Davison, R. C | " | 1 | 100 00 | 50 00 |
| Dale, Joseph G | " | 1 | 100 00 | 50 00 |
| Despard, W. H | " | 1 | 100 00 | 50 00 |
| DeGruchy, John | " | 1 | 100 00 | 50 00 |
| Dorenwend, H | " | 2 | 200 00 | 33 34 |
| Donovan, Harry B | " | 1 | 100 00 | 50 00 |
| Eastmure, A. Wyburn | " | 25 | 2,500 00 | 1,250 00 |
| Elliott, Smith | Kingston, Ont | 1 | 100 00 | 10 00 |
| Equi, W. J | Toronto, Ont | 1 | 100 00 | 50 00 |
| Eby, Estate J. F | " | 1 | 100 00 | 50 00 |
| Eastmure, Miss A. W | " | 25 | 2,500 00 | 1,250 00 |
| Eastmure, Mrs. L. H | " | 26 | 2,600 00 | 1,300 00 |
| Five-in-One Letter Env. Co | " | 1 | 100 00 | 50 00 |
| Fraser, Dr. R. Douglas | " | 2 | 200 00 | 100 00 |
| Fountain, William | " | 2 | 200 00 | 100 00 |
| Fletcher, MacFarlane & Co | " | 2 | 200 00 | 100 00 |
| Farr, Harry Y | " | 2 | 200 00 | 100 00 |
| Greey, John G | " | 5 | 500 00 | 250 00 |
| Greene, R. H | " | 5 | 500 00 | 50 00 |
| Green, John C. & Co | " | 1 | 100 00 | 50 00 |
| Gibson, R. L | " | 1 | 100 00 | 50 00 |
| Gilverson, A. E | " | 1 | 100 00 | 50 00 |
| Gourlay, R. S | " | 1 | 100 00 | 50 00 |
| Gouinlock, George, Estate | " | 2 | 200 00 | 100 00 |
| Greene, Albert R | " | 2 | 200 00 | 100 00 |
| Hobberlin, A. M | " | 1 | 100 00 | 50 00 |
| Hayes, F. Barry | " | 1 | 100 00 | 50 00 |
| Hewitt, Arthur | " | 1 | 100 00 | 50 00 |
| Howard, Lewis | " | 1 | 100 00 | 50 00 |
| Harty, Hon. William | Kingston, Ont | 1 | 100 00 | 50 00 |
| Hill, George A., Estate | Toronto, Ont | 1 | 100 00 | 50 00 |
| Hutson, J. T. and H | " | 1 | 100 00 | 50 00 |
| Hodgins, John P | " | 1 | 100 00 | 50 00 |
| Hopkins, Edward | " | 2 | 200 00 | 100 00 |
| Hilary, Norman T | Winnipeg, Man | 1 | 100 00 | 50 00 |
| Hales, Edward | Toronto, Ont | 2 | 200 00 | 100 00 |
| Hardy, Henry R | " | 2 | 200 00 | 100 00 |
| Heintzman, Herman | " | 5 | 500 00 | 250 00 |
| Henderson, Thomas A | " | 1 | 100 00 | 50 00 |
| Hawkins, W. E | Winnipeg, Man | 2 | 200 00 | 100 00 |
| Jones, J. Gordon | " | 5 | 500 00 | 250 00 |
| Keens, James H | Toronto, Ont | 2 | 200 00 | 100 00 |
| Keens, Walter J | " | 25 | 2,500 00 | 1,250 00 |
| Langley, Elliott W | " | 10 | 1,000 00 | 133 33 |
| Longwell, Alexander | " | 2 | 200 00 | 100 00 |

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lanskail, C. E. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Lyttle, Mrs. Agnes E. | " | 2 | 200 00 | 100 00 |
| Louden, John | " | 2 | 200 00 | 100 00 |
| Matthews, Albert | " | 100 | 10,000 00 | 5,000 00 |
| Mowat, H. M. | " | 1 | 100 00 | 50 00 |
| Mills, Thlmas | Kingston, Ont. | 1 | 100 00 | 10 00 |
| Martin, William | North Bay, Ont. | 1 | 100 00 | 50 00 |
| Medland, T. J. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Morson, W. R. | " | 1 | 100 00 | 50 00 |
| Miller, Thomas W. | " | 2 | 200 00 | 100 00 |
| Morrice, W. J. | " | 1 | 100 00 | 50 00 |
| Myers, John Everard | " | 1 | 100 00 | 50 00 |
| Monypenny, Louis F. | " | 2 | 200 00 | 100 00 |
| McLaughlin, Dr. R. G. | " | 1 | 100 00 | 50 00 |
| McPherson, Allan | " | 2 | 200 00 | 100 00 |
| McMahon, Harold W. | " | 1 | 100 00 | 50 00 |
| Norrie, E. J. C. | " | 2 | 200 00 | 100 00 |
| Nicholson, James | " | 2 | 200 00 | 100 00 |
| Oliver, Joseph | " | 1 | 100 00 | 16 67 |
| Pringle, C. H. | " | 2 | 200 00 | 50 00 |
| Paynter, C. H. | " | 2 | 200 00 | 100 00 |
| Palmer, John W. | " | 2 | 200 00 | 100 00 |
| Pepler, Dr. W. H. | " | 2 | 200 00 | 50 00 |
| Prudhomme, C. F. | " | 2 | 200 00 | 100 00 |
| Punchard, T. R. | " | 2 | 200 00 | 33 34 |
| Pafford, A. H. | " | 1 | 100 00 | 50 00 |
| Phillips, A. J. | " | 2 | 200 00 | 100 00 |
| Pringle, Alexander | Montreal, Que. | 1 | 100 00 | 50 00 |
| Renfrew, Allan E. | Toronto, Ont. | 25 | 2,500 00 | 1,250 00 |
| Rous, Mrs. C. C. | " | 1 | 100 00 | 13 34 |
| Richardson, J. W. | North Bay, Ont. | 1 | 100 00 | 50 00 |
| Reid, Alex. J. | Toronto, Ont. | 2 | 200 00 | 100 00 |
| Strathy, G. B. | " | 1 | 100 00 | 50 00 |
| Seager, John R. | " | 2 | 200 00 | 33 34 |
| Shales, John H. | " | 1 | 100 00 | 50 00 |
| Stewart, William B. | " | 1 | 100 00 | 50 00 |
| Simmers, Herman | " | 1 | 100 00 | 50 00 |
| Strathy, A. Gowan | " | 25 | 2,500 00 | 1,250 00 |
| Strathy, A. G., Ltd. | " | 4 | 400 00 | 200 00 |
| Strathy, Miss E. L. M. | " | 5 | 500 00 | 250 00 |
| Strathy, Henry S. Estate | " | 23 | 2,300 00 | 1,150 00 |
| Smith, Harold T. | " | 50 | 5,000 00 | 250 00 |
| Stoddart, Charles J. | " | 1 | 100 00 | 50 00 |
| Stevenson, N. J. | " | 4 | 400 00 | 200 00 |
| Somers, James | " | 2 | 200 00 | 100 00 |
| Staunton, Thomas A. | " | 1 | 100 00 | 50 00 |
| Soren Bros. | " | 1 | 100 00 | 50 00 |
| Simpson, John F. | " | 1 | 100 00 | 50 00 |
| Tafts, John W. | " | 2 | 200 00 | 100 00 |
| Thompson, George W. | " | 2 | 200 00 | 100 00 |
| Wilson, Dr. R. J. | " | 1 | 100 00 | 50 00 |
| Waddington, Herbert | " | 1 | 100 00 | 50 00 |
| Willard, J. C. | " | 1 | 100 00 | 50 00 |
| Westwood, Benjamin | " | 1 | 100 00 | 50 00 |
| Wickett, S. R. | " | 1 | 100 00 | 50 00 |
| Wood, William H. | " | 1 | 100 00 | 50 00 |
| Walker, James R. | Montreal, Que. | 1 | 100 00 | 50 00 |
| Worden, William H. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Wiltse, Herbert G. | " | 1 | 100 00 | 50 00 |
| Wood, David O. | " | 1 | 100 00 | 50 00 |
| Wood, W. Lloyd | " | 1 | 100 00 | 50 00 |
| Wilson, John | " | 1 | 100 00 | 50 00 |
| Wilson, Norman D. | " | 1 | 100 00 | 50 00 |
| Worsts, J. Gooderham | " | 1 | 100 00 | 50 00 |
| Wheeler, Alexander E. | " | 1 | 100 00 | 50 00 |
| Wickware, Robert C. | " | 1 | 100 00 | 50 00 |
| Woollatt, R. M. | " | 1 | 100 00 | 50 00 |

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Yorston, James A | Toronto, Ont | 1 | 100 00 | 50 00 |
| Young, Melville | " | 1 | 100 00 | 50 00 |
| Allen, Benjamin | " | 2 | 200 00 | |
| Allen, Frank B | " | 1 | 100 00 | |
| Ansley, A. M. N | " | 1 | 100 00 | |
| Ahrey, George S | " | 1 | 100 00 | |
| Alison, Thomas H. C | " | 1 | 100 00 | |
| Burnett, Harris W | " | 1 | 100 00 | |
| Brown, John W | " | 1 | 100 00 | |
| Bryce, Alexander | " | 5 | 500 00 | |
| Darrall, Charles H | " | 1 | 100 00 | |
| Hallworth, J. B | " | 1 | 100 00 | |
| Leitch, George C | " | 1 | 100 00 | |
| McCausland, W. M | " | 1 | 100 00 | |
| Nerlich, Emil | " | 1 | 100 00 | |
| Plow, Mrs. C. S | Montreal, Que | 10 | 1,000 00 | |
| Plow, George S | " | 15 | 1,500 00 | |
| Perrin, James H | Toronto, Ont | 1 | 100 00 | |
| Radford, William | " | 1 | 100 00 | |
| Stapells, R. A | " | 1 | 100 00 | |
| Symons, W. L | " | 1 | 100 00 | |
| White, Dr. J. W | " | 1 | 100 00 | |
| Totals | | 1,088 | 108,800 00 | 47,266 73 |

## CHARTERED TRUST AND EXECUTOR COMPANY.

*(Formerly The Title and Trust Company.)*

LIST OF DIRECTORS—(Mar. 1, 1921).

Hon. W. A. Charlton, Pres.; Col. Noel Marshall, W. K. George, W. S. Morden and W. R. Hobbs; Vice-Presidents; D. B. Hanna, Jas. B. Tudhope, J. F. M. Stewart, R. Wade, Allan McPherson, John J. Gibson, Managing Director, S. Casey Wood, John M. Ferguson, Francis R. Lalor, M.P., Frank McLaughlin, D. H. MacLaren.

LIST OF SHAREHOLDERS—(As at December 31, 1920.)

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Agar, Thos. J. | Manning Chambers, Queen St. West, Toronto | 7,000 00 | 7,000 00 |
| Aikins, Dr. Wilberforce | 264 Church St., Toronto | 1,000 00 | 1,000 00 |
| Allison, Janet T. | 57 St. Annes Rd., Toronto | 600 00 | 600 00 |
| Anderson, Mrs. Frances D. | 422 Queen St., Ottawa | 3,000 00 | 3,000 00 |
| Auden, H. W. | Western University, London, Ont. | 500 00 | 500 00 |
| Baillie, Sir F. W. | 60 King St. W., Toronto | 10,000 00 | 10,000 00 |
| Bartlett, Mrs. Clara C. | Orillia, Ont. | 5,000 00 | 5,000 00 |
| Boyd, W. J. | c/o W. J. Boyd & Co., Winnipeg, Man. | 500 00 | 500 00 |
| Bredin, M. | 160 Avenue Rd., Toronto | 5,000 00 | 5,000 00 |
| Burgess, Est. R. K. | Toronto General Trusts Corp., Toronto | 5,000 00 | 5,000 00 |
| Burke, Mrs. Catherine | 33 College Ave., Ottawa | 2,000 00 | 2,000 00 |
| Busch, Miss Hermana | 86 Madison Ave., Toronto | 1,000 00 | 1,000 00 |
| Charlton, Miss Amelia | Lynedoch, Ont. | 1,000 00 | 1,000 00 |
| Charlton, Miss Elsie | 86 Madison Ave., Toronto | 6,000 00 | 6,000 00 |
| Charlton, Miss Ethel | 86 Madison Ave., Toronto | 6,000 00 | 6,000 00 |
| Charlton, Mrs. Nellie | 86 Madison Ave., Toronto | 10,000 00 | 10,000 00 |
| Charlton, Hon. W. A. | 46 King St. W., Toronto | 25,000 00 | 25,000 00 |
| Clark, W. J. | 96 King St. W., Toronto | 6,000 00 | 4,200 00 |
| Compton, Mrs. Anna | 257 Brock St., Kingston, Ont. | 1,000 00 | 1,000 00 |
| Coutts, Dr. Edgar N. | Agincourt, Ont. | 3,500 00 | 3,500 00 |
| Coutts, Mrs. E. N. | Agincourt, Ont. | 400 00 | 302 59 |
| Cocker, Wm. | 490 Jarvis St., Toronto | 6,000 00 | 6,000 00 |
| Dods, Andrew. | Bank of Hamilton Bldg., Toronto | 2,500 00 | 2,500 00 |
| Ferguson, J. M. | 26 Adelaide St. W., Toronto | 5,000 00 | 2,199 80 |
| Fraser, Mrs. Olive B. | 1111 5th Ave. N.W., Moose Jaw, Sask. | 3,000 00 | 3,000 00 |
| Grant, Mrs. M. Beatrice. | c/o Gideon Grant, Bank of Hamilton Bldg., Toronto | 2,500 00 | 2,375 00 |
| Gage, Sir William. | 84 Spadina Ave., Toronto | 16,000 00 | 16,000 00 |
| George, W. K. | 18 King St. E., Toronto | 6,000 00 | 6,000 00 |
| Gibson, Miss Eleanor | 125 Spadina Rd., Toronto | 1,100 00 | 1,100 00 |
| Gibson, John J. | 46 King St. W., Toronto | 8,700 00 | |
| Gibson, John J. | 46 King St. W., Toronto | 900 00 | 720 00 |
| Gibson, John J. | 46 King St. W., Toronto | 3,700 00 | 2,800 20 |
| Gibson, Mrs. Maude C. | 125 Spadina Rd., Toronto | 2,500 00 | 2,500 00 |
| Gillies, D. B. | Bank of Hamilton Bldg., Toronto | 200 00 | 200 00 |
| Haas, Stephen. | 128 St. George St., Toronto | 1,000 00 | 1,000 00 |
| Hanna, D. B. | c/o C. N. R., Toronto | 6,000 00 | 6,000 00 |
| Hardy, James. | 15½ Toronto St., Toronto | 16,000 00 | 16,000 00 |
| Hobbs, W. R. | 241 Spadina Ave., Toronto | 15,000 00 | 15,000 00 |
| Hunter, Harry A. | Hunter Land Co., Andrus Bldg., Minneapolis, Minn. | 5,000 00 | 5,000 00 |
| Jelly, R. R. | Box 1084, Brandon, Man. | 2,500 00 | 2,500 00 |
| Jenkins, Thomas. | 15½ Toronto St., Toronto | 16,000 00 | 16,000 00 |
| Johnston, Alfred. | c/o W. R. Johnston Co., Ltd., Front and York Sts., Toronto | 1,000 00 | 1,000 00 |
| Johnston, Est. E. F. B. | Bank of Hamilton Bldg., Toronto | 16,000 00 | 16,000 00 |
| Kerry, Mrs. Kay. | 374 Mountain St., Montreal | 2,400 00 | 2,400 00 |
| Kohler, Jacob. | Cayuga, Ont. | 7,000 00 | 7,000 00 |

CHARTERED TRUST AND EXECUTOR COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Kohler, Mrs. Sarah J | Cayuga, Ont | 2,000 00 | 2,000 00 |
| Lafor, Francis R., M.P | Dunnville, Ont | 10,000 00 | 10,000 00 |
| Lyon, A. E | Brantford, Ont., 103½ Dalhousie St. | 5,000 00 | 5,000 00 |
| MacKenzie, Alexander | 55 Crescent Rd., Toronto | 1,000 00 | 1,000 00 |
| MacLaren, David H | Barrie, Ont | 4,500 00 | 4,500 00 |
| MacLaren, Mrs. Geraldine M | Barrie, Ont | 2,500 00 | 2,500 00 |
| MacLaren, Mrs. Isa | Barrie, Ont | 2,500 00 | 2,500 00 |
| MacMahon, Miss Amy E | 270 Huron St., London, Ont | 500 00 | 500 00 |
| Marshall, K. R | 58 King St. E., Toronto | 1,000 00 | 1,000 00 |
| Marshall, N. C | 58½ King St. E., Toronto | 2,000 00 | 2,000 00 |
| Marshall, Noel | 58½ King St. E., Toronto | 27,500 00 | 27,500 00 |
| Morden, W. S | 46 King St. W., Toronto | 5,000 00 | 5,000 00 |
| Mulock, Est. Lady Sarah E. C | c/o Wm. Mulock Jr., 711 Dominion Bank Bldg., Toronto | 2,500 00 | 2,500 00 |
| Mulock, Hon. Sir Wm., K.C., M.G | 518 Jarvis St., Toronto | 25,000 00 | 25,000 00 |
| McFaren, Wm | Queen and Sherbourne Sts., Toronto | 5,000 00 | 5,000 00 |
| McIntosh, R. J. & Kerry, Kay | c/o Mrs. Kay Kerry, 374 Mountain St., Montreal, Que | 600 00 | 600 00 |
| MacLaren, E. W | 134 Spruce St., Toronto | 100 00 | 100 00 |
| McLaughlin, Frank | 46 King St. W., Toronto | 5,000 00 | 5,000 00 |
| McLaughlin, Mrs. Irene | 83 Glen Rd., Toronto | 500 00 | 500 00 |
| McNeill, E. W | 46 King St. W., Toronto | 500 00 | 500 00 |
| McPherson, Allan | Longford Mills, Ont | 16,000 00 | 15,000 00 |
| National Trust Co | Exec. Geo. Hees Est., 22 King St. E., Toronto | 20,000 00 | 20,000 00 |
| Paterson, Mrs. Mary E | 18 Winchester Ave., Westmount, Que | 1,200 00 | 1,200 00 |
| Paterson, W. L | P.O. Box 402, Toronto | 300 00 | 300 00 |
| Perry, Gordon F | c/o National Iron Co., Toronto | 1,000 00 | 1,000 00 |
| Perry, Norman D | Lumsden Bldg., Toronto | 2,000 00 | 2,000 00 |
| Phelan, T. P | Can. Rly. News Co., Union Station, Toronto | 10,000 00 | 10,000 00 |
| Ramsay, Est. Wm | c/o Toronto General Trusts Corp., Toronto | 5,000 00 | 5,000 00 |
| Rex, Mrs. Agness J | 405 Wheatfield St., North Tonawanda, N.Y. | 3,000 00 | 3,000 00 |
| Roach, Edwin | 628 Bathurst St., Toronto | 5,000 00 | 5,000 00 |
| Russell, Thomas A | Russell Motor Car Co., King and Dufferin Sts., Toronto | 500 00 | 500 00 |
| Smith, Alex | Barrister, Ottawa, Ont | 2,000 00 | 1,300 00 |
| Somers, G. T | c/o Sterling Bank, Toronto | 2,000 00 | 1,100 00 |
| Stewart, Miss Agnes | c/o John English, 69 Summerhill Ave., Toronto | 300 00 | 300 00 |
| Stewart, J. F. M. (In trust) | 1105 Royal Bank Bldg., Toronto | 21,100 00 | 21,040 00 |
| Stewart, J. F. M | 1106 Royal Bank Bldg., Toronto | 7,500 00 | 7,500 00 |
| Stewart, Mrs. Mabel | 7 Beaumont Rd., Toronto | 5,000 00 | 5,000 00 |
| Taylor, J. H | Todmorden, Ont | 1,100 00 | 1,100 00 |
| Thomson, Mrs. Mary | Orillia, Ont | 2,000 00 | 2,000 00 |
| Tomlin, H. C | c/o Russell Hill and Heath St., Toronto | 2,500 00 | 2,500 00 |
| Towner, J | 26 Norman St., Stratford | 400 00 | 400 00 |
| Towner, Mrs. L. A | 26 Norman St., Stratford | 600 00 | 600 00 |
| Tudhope, James B | Orillia, Ont | 16,000 00 | 16,000 00 |
| Tudhope, W. H | Orillia, Ont | 5,000 00 | 5,000 00 |
| Wade, R | Orillia, Ont | 13,100 00 | 10,500 00 |
| Walker, D. M | 210 Ryerson Ave., Niagara Falls, Ont | 1,000 00 | 1,000 00 |
| Webster, Dr. Thos. S | Wilcox and Spadina Ave., Toronto | 2,000 00 | 2,000 00 |
| Weston, George | Richmond and Peter Sts., Toronto | 2,500 00 | 2,500 00 |
| Wood, S. Casey | 120 Bay St., Toronto | 5,000 00 | 3,500 00 |
| Totals | | 501,300 00 | 479,937 59 |

CUMBERLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 24, 1921).

H. T. Wells, President; J. A. Cummings, Vice-Pres.: D. J. Mitchell, W. A. McKenzie, Wm. Howard, Archie Moore, Wm. C. Embree, Wm. H. Trueman, Fred Trerice, Chas. Simpson, Geo. King, Ira Wood, D. G. Whidden, Frank L. Roach, Joseph L. Cunningham.

## THE DOMINION FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 28, 1921).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; N. W. Renwick, Sec.; R. A. Brock, R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, G. J. Cuthbertson.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Austin, J. Howe | Halifax, N.S. | 5 | 500 00 |
| Arthur, R. A., M.D. | Sudbury, Ont. | 5 | 500 00 |
| Bawlf Securities, Ltd. | Winnipeg, Man. | 50 | 5,000 00 |
| Bellamy, Thomas | Edmonton, Alta | 10 | 1,000 00 |
| Brock, Reginald A. | Montreal, Que. | 50 | 5,000 00 |
| Bradley, Levi | High River, Alta. | 5 | 500 00 |
| Brais & Dupras | Lngueuil, Que. | 5 | 500 00 |
| Brimacombe, Matthew A. | Vermilion, Alta. | 3 | 300 00 |
| Bouey, John N. and Charles | Winnipeg, Man. | 5 | 500 00 |
| Bell, Mrs. Netta | Edmonton, Alta | 5 | 500 00 |
| Bathalon, J. B. S. | St. Liboire, Que. | 10 | 1,000 00 |
| Bickerton, James G. | Woodstock, Ont. | 5 | 500 00 |
| Beatty, estate James H. | Toronto, Ont. | 25 | 2,500 00 |
| Butler, Mrs. Elizabeth J. | Woodstock, Ont. | 10 | 1,000 00 |
| Butler, R. E. | " | 6 | 600 00 |
| Baskerville, Chas. A. | Winnipeg, Man. | 5 | 500 00 |
| Costigan, C. | Portage la Prairie, Man. | 5 | 500 00 |
| Curran, Jos. B. | Brandon, Man. | 5 | 500 00 |
| Courtney, T. F. | Halifax, N.S. | 10 | 1,000 00 |
| Craig, Thomas | Ridgetown, Ont. | 2 | 200 00 |
| Coventry, Bros. | Elbow, Sask. | 10 | 1,000 00 |
| Carleton, James G. | St. John, N.B. | 1 | 100 00 |
| Cassels, R. S., K.C. | Toronto, Ont. | 50 | 5,000 00 |
| Cressman, Millo | Staveley, Alta. | 2 | 200 00 |
| Campbell, R. J. | Boissevain, Man. | 5 | 500 00 |
| Campeau, J. Alph. | Thetford Mines, Que. | 2 | 200 00 |
| Crews, J. G. | North Bay, Ont. | 5 | 500 00 |
| Clewlo, Robt. W. | Toronto, Ont. | 5 | 500 00 |
| Cameron, Mrs. C. R. | Radisson, Sask. | 5 | 500 00 |
| Cowan, Thos. H. | Portage la Prairie, Man. | 10 | 1,000 00 |
| Cote, Est. Jos. | Ottawa, Ont. | 3 | 300 00 |
| Cuthbertson, G. J. | Renfrew, Ont. | 50 | 5,000 00 |
| Collins, Mary A. | Winnipeg, Man. | 50 | 5,000 00 |
| Crowell Bros. | Halifax, N.S. | 10 | 1,000 00 |
| Deacon, Mrs. Elizabeth F. | Winnipeg, Man. | 5 | 500 00 |
| Doyle, Ernest M. | Calgary, Alta. | 5 | 500 00 |
| Dorrell, Henry | Victoria, B.C. | 10 | 1,000 00 |
| Donaldson, Est. Jos. | Brandon, Man. | 5 | 500 00 |
| Drulard, Chas. H. | Windsor, Ont. | 5 | 500 00 |
| Edwards, Robt. H. | Halifax, N.S. | 5 | 500 00 |
| Edgecombe, Mrs. Helen G. | St. John, N.B. | 10 | 1,000 00 |
| Fairbairn, James | Portage la Prairie, Man. | 5 | 500 00 |
| Fleming, John H. | Maple Creek, Sask. | 5 | 500 00 |
| Fear, Wm. H. and Geo. M. | Banff, Alta. | 5 | 500 00 |
| Foisy, J. H. | Montreal, Que. | 2 | 200 00 |
| Fraser, John D. | Moosejaw, Sask. | 10 | 1,000 00 |
| Fleury, H. W. (in trust) | Aurora, Ont. | 10 | 1,000 00 |
| Fleury, Leila M. | " | 5 | 500 00 |
| Field, Edward | Toronto, Ont. | 5 | 500 00 |
| Fleming, H. O. | Windsor, Ont. | 5 | 500 00 |
| Farrell, Hon. Just. A. G. | Moosomin, Sask. | 10 | 1,000 00 |
| Goodridge, Fanny and Alfred W. | Edmonton, Alta. | 10 | 1,000 00 |
| Green, Patrick | Winnipeg, Man. | 3 | 300 00 |
| Griffiths, Thos. | St. Eustache P.O., Man. | 3 | 300 00 |
| Gardner, Arthur C. | Winnipeg, Man. | 5 | 500 00 |

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Gordon, Charles | Vegreville, Alta | 3 | 300 00 |
| Gainers, Ltd | Edmonton South, Alta | 3 | 300 00 |
| Gareau, J. O | Montreal, Que | 2 | 200 00 |
| Garland, Nicholas | Toronto, Ont | 5 | 500 00 |
| Greenizen, Isaac | Petrolea, Ont | 2 | 200 00 |
| Huston, James | Manitou, Man | 5 | 500 00 |
| Harlow, Robt. J | Victoria, B.C | 5 | 500 00 |
| Hoover & Co | Winnipeg, Man | 10 | 1,000 00 |
| Hanlon, Michael | " | 10 | 1,000 00 |
| Hatfield, Thomas A | Vancouver, B.C | 50 | 5,000 00 |
| Heinmiller, Edwin J | Prince Albert, Sask | 5 | 500 00 |
| Henderson, Geo. G | Fernie, B.C | 5 | 500 00 |
| Hitchcock, Arthur | Moosejaw, Sask | 10 | 1,000 00 |
| Hunter, Helen | Hartney, Man | 5 | 500 00 |
| Higinbotham, John D | Lethbridge, Alta | 5 | 500 00 |
| Holmes, James | Woodstock, Ont | 15 | 1,500 00 |
| Harper, Est. W. H | Chatham, Ont | 5 | 500 00 |
| Halliday, Mrs. May | Halifax, N.S | 10 | 1,000 00 |
| Hassefield, Chas. F | Deloraine, Man | 5 | 500 00 |
| Hutchings, R. J | Calgary, Alta | 50 | 5,000 00 |
| Johnston, Wm | Victoria, B.C | 10 | 1,000 00 |
| Johnston, J. M. (in trust) | Toronto, Ont | 5 | 500 00 |
| Jackson, Geo. N | Winnipeg, Man | 20 | 2,000 00 |
| Kelly, Robt | Vancouver, B.C | 50 | 5,000 00 |
| Kent & Brown Co., Ltd | Moosejaw, Sask | 5 | 500 00 |
| Kennedy, James, Est | St. John, N.B | 13 | 1,300 00 |
| Kieffer Bros | Montreal, Que | 2 | 200 00 |
| Karn, C. J. W., M.D | London, Ont | 10 | 1,000 00 |
| Knott, Frederick J | Winnipeg, Man | 5 | 500 00 |
| Likely, Jos. A | St. John, N.B | 13 | 1,300 00 |
| Lush, Frank | Wainwright, Alta | 5 | 500 00 |
| Ludlow, James H | Winnipeg, Man | 3 | 300 00 |
| Leaver, George | Toronto, Ont | 5 | 500 00 |
| Lang, Reathea M | Winnipeg, Man | 10 | 1,000 00 |
| Long, C. A | Medicine Hat, Alta | 5 | 500 00 |
| Massie, Robt. F | Toronto, Ont | 233 | 23,300 00 |
| Magrath, Hart & Co | Edmonton, Alta | 50 | 5,000 00 |
| Muir, William | Brandon, Man | 30 | 3,000 00 |
| Maynard, James | Victoria, B.C | 25 | 2,500 00 |
| Mickle, Geo. Thomas | Ridgetown, Ont | 2 | 200 00 |
| Morrison & Johnston | Lacombe, Alta | 10 | 1,000 00 |
| Mathews, Edward C | Moosejaw, Sask | 10 | 1,000 00 |
| Murphy, Wm. Geo | Carberry, Man | 5 | 500 00 |
| Munro, Robt | Winnipeg, Man | 50 | 5,000 00 |
| Morris, Edward A | Vancouver, B.C | 50 | 5,000 00 |
| Mitchell, J. B | Winnipeg, Man | 5 | 500 00 |
| Martin, Wm. D | Moncton, N.B | 5 | 500 00 |
| Meredith, Est. Henry | Brandon, Man | 2 | 200 00 |
| Murphy, James | Mount Forest, Ont | 10 | 1,000 00 |
| Miller, B. B | Wiarton, Ont | 5 | 500 00 |
| Mann, Georgina | Windsor, Ont | 5 | 500 00 |
| Mackintosh, J. C. & Co | Halifax, N.S | 30 | 3,000 00 |
| Meiklejohn, J | Harriston, Ont | 2 | 200 00 |
| Massie, J. A | Santa Fe, N.M | 60 | 6,000 00 |
| Mitchell, W. G. & Co | Toronto, Ont | 117 | 11,700 00 |
| McTavish, A. R | Calgary, Alta | 5 | 500 00 |
| McRae, Mrs M. M | Winnipeg, Man | 5 | 500 00 |
| McMillan, Allan F | Vancouver, B.C | 1 | 100 00 |
| McDermott, Patrick J | Minnedosa, Man | 10 | 1,000 00 |
| McNaughton, James | Carmangay, Alta | 5 | 500 00 |
| McBride, Edward | Calgary, Alta | 10 | 1,000 00 |
| McKillop, Dougald | Portage la Prairie, Man | 5 | 500 00 |
| McRobbie, John H | St. John, N.B | 13 | 1,300 00 |
| McElvanny, Wm. J | Winnipeg, Man | 5 | 500 00 |
| McDougall, A | Pictou, N.S | 5 | 500 00 |
| McKenzie & Mann | Swift Current, Sask | 5 | 500 00 |

THE DOMINION FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Neilson Furniture Co., Ltd., The | Calgary, Alta | 10 | 1,000 00 |
| Nankin, Samuel | Edmonton, Alta | 15 | 1,500 00 |
| Naden, Thos. H | Macclesfield, England | 5 | 500 00 |
| Normand, N | Lauierville, Que | 1 | 100 00 |
| Outhit, C. W | Halifax, N.S | 10 | 1,000 00 |
| On, Mar | Blairmore, Alta | 3 | 300 00 |
| Ositguy, Emile | Montreal, Que | 51 | 5,100 00 |
| Ostiguy, Alexandre | " | 10 | 1,000 00 |
| Ostiguy, Paul E | " | 15 | 1,500 00 |
| Ostiguy, Germaine | " | 27 | 2,700 00 |
| Ostiguy, Bernier | " | 27 | 2,700 00 |
| Ostiguy, H. B | " | 27 | 2,700 00 |
| Pocock, Philip | London, Ont | 55 | 5,500 00 |
| Parker, Wm. A | Manitou, Man | 5 | 500 00 |
| Pringle, Mrs. Martha W | Belleville, Ont | 3 | 300 00 |
| Pollock, Wm | Victoria, B.C | 20 | 2,000 00 |
| Paxman, Wm. G. L | Quebec, Que | 5 | 500 00 |
| Payne, Howard R. A | Winnipeg, Man | 5 | 500 00 |
| Queen, J. M | St. John, N.B | 5 | 500 00 |
| Quick, Gordon W | Maple Creek, Sask | 10 | 1,000 00 |
| Renwick, N. W | Toronto, Ont | 60 | 6,000 00 |
| Ross, Daniel N | Winnipeg, Man | 5 | 500 00 |
| Robertson & Hackett | Vancouver, B.C | 10 | 1,000 00 |
| Reid, Charles | Swift Current, Sask | 10 | 1,000 00 |
| Rose, Frederick E | St. Stephen, N.B | 50 | 5,000 00 |
| Riddell, John R | Moosejaw, Sask | 5 | 500 00 |
| Rennie, Wm. H | Winnipeg, Man | 5 | 500 00 |
| Schnarr, Wm. J | Killarney, Man | 5 | 500 00 |
| Stephens, G. F. & Co., Ltd | Winnipeg, Man | 5 | 500 00 |
| Sherlock, Philip J | Killarney, Maa | 2 | 200 00 |
| Sutherland, Donald MacLeod | Victoria, B.C | 6 | 600 00 |
| Shannoa, Martha | Winnipeg, Man | 5 | 500 00 |
| Smith, Geo. K | Moosejaw, Sask | 5 | 500 00 |
| Smith, Wm. H | Carman, Man | 5 | 500 00 |
| Siebenbaum, H | Victoria, B.C | 13 | 1,300 00 |
| Smith, Edw. J. C | " | 5 | 500 00 |
| Spencer, John H | Vancouver, B.C | 1 | 100 00 |
| Solis, E. H | Montreal, Que | 5 | 500 00 |
| Sutherland, Wm. H | Ingersoll, Ont | 5 | 500 00 |
| Storey, D | Ottawa, Ont | 5 | 500 00 |
| Struthers, Est. R. B | Toronto, Ont | 5 | 500 00 |
| Scott, Angus M | Edmonton, Alta | 5 | 500 00 |
| Skitch, Alfred | Welland, Ont | 2 | 200 00 |
| Stuart, T. R | Calgary, Alta | 5 | 500 00 |
| Thomas, Robt. C | " | 20 | 2,000 00 |
| Thorne, Levert H | St. John, N.B | 1 | 100 00 |
| Turner, Hyles E | Winnipeg, Man | 5 | 500 00 |
| Taylor, Frank L | " | 5 | 500 00 |
| Troughton, E | Lumsden, Sask | 2 | 200 00 |
| Trudel, Benoit | Montreal, Que | 3 | 300 00 |
| Tennant, W. B | St. John, N.B | 5 | 500 00 |
| Urquart, Andrew | Vancouver, B.C | 20 | 2,000 00 |
| Wilson, Alexander | Boharm, Sask | 5 | 500 00 |
| Welch, Alex. Robt | Boissevain, Man | 10 | 1,000 00 |
| White & Manahan | Winnipeg, Man | 5 | 500 00 |
| Wellington, John H | Moosejaw, Sask | 10 | 1,000 00 |
| Walton, Geoffrey H | Sidney, B.C | 25 | 2,500 00 |
| Williams, David | Calgary, Alta | 10 | 1,000 00 |
| White, Est. John | Halifax, N.S | 10 | 1,000 00 |
| Watterworth, Mrs. M | Ingersoll, Ont | 5 | 500 00 |
| Whitelaw, R | Woodstock, Ont | 2 | 200 00 |
| Wilkinson, W. T | Amherstburg, Ont | 2 | 200 00 |
| Walker, Thaddeus, M.D | Walkerville, Ont | 84 | 8,400 00 |
| White, Hugh | Toronto, Ont | 5 | 500 00 |
| Wallis, H. A | Peterboro, Ont | 10 | 1,000 00 |
| Williamson, Daniel W | Edmonton, Alta | 5 | 500 00 |
| Williamson, Robt. T | " | 5 | 500 00 |
| Totals | | 2,500 | 250,000 00 |

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1921).

Fred. W. Evans, Pres.; Wm. Hanson, Vice-Pres.; Sir Hormidas Laporte, F. W. Fairman.

LIST OF SHAREHOLDERS—(As at Feb. 28, 1921).

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Laporte, Sir Hormidas | Montreal, Que. | 10 | 1,000 00 |
| Evans, Fred W. | " | 10 | 1,000 00 |
| Hanson, Wm. | " | 10 | 1,000 00 |
| Fairman, F. W. | " | 10 | 1,000 00 |
| Gresham Fire & Accident Insurance Society, Ltd | London, Eng. | 960 | 96,000 00 |
| Gresham Life Assurance Society, Limited | " | 1,000 | 100,000 00 |
| Totals | | 2,000 | 200,000 00 |

## DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1921).

Colonel A. E. Gooderham, President; C. D. Warren, Vice-President; C. A. Withers, Managing Director G. G. Blackstock, Sir D. D. Mann, Geo. E. Gooderham and Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Warren, C. D. | 35 | 3,500 00 | 3,500 00 |
| Warren, G. S. | 50 | 5,000 00 | 5,000 00 |
| Patterson, R. L., Estate | 50 | 5,000 00 | 5,000 00 |
| Cream Estate | 20 | 2,000 00 | 2,000 00 |
| Archer Estate | 50 | 5,000 00 | 5,000 00 |
| Thorton, J. I. | 20 | 2,000 00 | 2,000 00 |
| Lowndes Estate | 30 | 3,000 00 | 3,000 00 |
| Flett Estate | 50 | 5,000 00 | 5,000 00 |
| Ross, Mrs. A. M. | 140 | 14,000 00 | 14,000 00 |
| Blackstock, H. V. | 30 | 3,000 00 | 3,000 00 |
| Mann, Sir Donald | 100 | 10,000 00 | 10,000 00 |
| Gooderham, Col. A. E. | 256 | 25,000 00 | 25,600 00 |
| Gooderham Estate | 6 | 600 00 | 600 00 |
| Gooderham, Mrs. Ruby M. | 5 | 500 00 | 500 00 |
| Blackstock, G. G. | 20 | 2,000 00 | 2,000 00 |
| Roberts, A. C. | 70 | 7,000 00 | 7,000 00 |
| Ross, D. G. | 20 | 2,000 00 | 2,000 00 |
| Gooderham, W. G. | 216 | 21,600 00 | 21,600 00 |
| Northrop—Strong Securities Ltd | 206 | 20,600 00 | 20,600 00 |
| Gooderham, G. E. | 40 | 4,000 00 | 4,000 00 |
| Gooderham, M. R. | 206 | 20,600 00 | 20,600 00 |
| Estate of Geo. Gooderham a/c of H. V. Blackstock | 206 | 20,600 00 | 20,600 00 |
| Estate of Geo. Gooderham a/c of A. M. Ross | 206 | 20,600 00 | 20,600 00 |
| Estate of Geo. Gooderham a/c of L. M. Beatty | 206 | 20,600 00 | 20,600 00 |
| Estate of Geo. Gooderham a/c of V. D. Bird | 206 | 20,600 00 | 20,600 00 |
| Withers, C. A. | 56 | 5,600 00 | 3,600 00 |
| Totals | 2,500 | 250,000 00 | 248,000 00 |

## THE FIRE INSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 20, 1921).

Hon. Senator R. Dandurand, K.C., P.C., Pres.; J. E. Clement, Vice-Pres. and Manager; James Auld, Hon. Senator C. P. Beaubien, J. M. Fortier, C. M. Hart, N. Lavoie, Hon. R. Lemieux, K.C., P.C., Donat Raymond, Captain William Robinson, W. G. Ross, S.S.D.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Archambault, Miss Azalie | Montreal, Que | 5 | 500 00 | 200 00 |
| Auger, Aimé | Quebec, Que | 15 | 1,500 00 | 600 00 |
| Auld, James | Winnipeg, Man | 25 | 2,500 00 | 1,000 00 |
| Barry, Wm | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Beaubien, Hon. Sen. C.P | Montreal, Que | 26 | 2,690 00 | 1,040 00 |
| Beaubien, L. de G | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Beaubien & Cie, L. G | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Begg, H | Toronto, Ont | 25 | 2,500 00 | 1,000 00 |
| Bégin, J. W | St. Moise Sta. Que | 2 | 200 00 | 80 00 |
| Bienvenu, Tancrède | Westmount, Que | 20 | 2,000 00 | 800 00 |
| Blondeau, J. A | Montreal, Que | 25 | 2,500 00 | 1,000 00 |
| Boulet, J. S | Joliette, Que | 15 | 1,500 00 | 600 00 |
| Bourbonnais, H | Montreal, Que | 5 | 500 00 | 200 00 |
| Bourdon, M.D., Ch. A | Montreal, Que | 5 | 500 00 | 200 00 |
| Brown, Louis | St. Luc. Co., St. Jean Q. | 1 | 100 00 | 40 00 |
| Campbell & Bellam | Beebe Jct., Que | 1 | 100 00 | 40 00 |
| Chalifoux, Mde. G. P | St. Hyacinthe, Que | 10 | 1,000 00 | 400 00 |
| Charland, A | Montreal, Que | 5 | 500 00 | 200 00 |
| Choquet, J.A | Montreal, Que | 2 | 200 00 | 80 00 |
| Clement, J. E | Montreal, Que | 250 | 25,000 00 | 10,000 00 |
| Clement, J. F | Waterloo, Que | 5 | 500 00 | 200 00 |
| Cloutier, P.Z | Fiset, Que | 2 | 200 00 | 80 00 |
| Colt, L. S | Massawippi, Que | 1 | 100 00 | 40 00 |
| Copping, Wm | Joliette, Que | 10 | 1,000 00 | 400 00 |
| Corporation du Collège de L'Assomption | L'Assomption, Que | 30 | 3,000 00 | 1,200 00 |
| Craeknell, S. A | Winnipeg, Man | 3 | 300 00 | 120 00 |
| Currie, E. F | Bedford, Que | 1 | 100 00 | 40 00 |
| Dandurand Hon. Sen. Raoul | Montreal, Que | 100 | 10,000 00 | 4,000 00 |
| D'Argencourt, L. O | Montreal, Que | 30 | 3,000 00 | 1,200 00 |
| Demers, N. A | St. Nicolas Sta. Que | 1 | 100 00 | 40 00 |
| Desjardins, C. Alfred R | St. André, Kamouraska | 5 | 500 00 | 200 00 |
| Deslauriers, C. E | Ste. Anne de Bellevue | 10 | 1,000 00 | 400 00 |
| Desrochers, F. B | Montreal, Que | 15 | 1,500 00 | 600 00 |
| Devault, Mde Anna | Outremont, Que | 5 | 500 00 | 200 00 |
| Dionne, M.D., J. R | Valleyfield, Que | 10 | 1,000 00 | 400 00 |
| Douglas, J. R | Amherst, N. S. | 50 | 5,000 00 | 2,000 00 |
| Dufour, Jos | St. Moise, Que | 1 | 100 00 | 40 00 |
| Edgar, Wm | Welland, Ont | 5 | 500 00 | 200 00 |
| Ewing, W. J | Richmond, Que | 5 | 500 00 | 200 00 |
| Fillion, J. B | Rimouski, Que | 1 | 100 00 | 40 00 |
| Forest, L. P | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Fortier, J. M | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Fournier, Philoxime, A | Buckingham, Que | 1 | 100 00 | 40 00 |
| Gariépy, Honoré | Montreal, Que | 5 | 500 00 | 200 00 |
| Gariépy, M | Montreal, Que | 3 | 300 00 | 120 00 |
| Gauthier, E | Montreal, Que | 1 | 100 00 | 40 00 |
| Grenier, L. H | Plessisville, Que | 5 | 500 00 | 200 00 |
| Grothé, Raoul, O | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Haines, E | Reston, Man | 5 | 500 00 | 200 00 |
| Hale, Charles B | Clinton, Ont | 1 | 100 00 | 40 00 |
| Hand, P.H | Winnipeg, Man | 5 | 500 00 | 200 00 |
| Hare, Mrs. Wilhelmina M | Westmount, Que | 10 | 1,000 00 | 400 00 |
| Harshaw, A. T | Napanee, Ont | 5 | 500 00 | 200 00 |
| Hart, Chas. M | Montreal, Que | 25 | 2,500 00 | 1,000 00 |

THE FIRE INSURANCE COMPANY OF CANADA—*Concluded*

LIST OF SHAREHOLDERS—*Concluded*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts |
| Heath, C. E | London, Eng | 2,750 | 275,000 00 | 110,000 00 |
| Ketcheson, H. F | Belleville, Ont | 5 | 500 00 | 200 00 |
| Labrecque, P. A | D'Israeli, Que | 1 | 100 00 | 40 00 |
| Lacroix, Alfred | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Lafleur, Mde. Jeanne E | Montreal, Que | 30 | 3,000 00 | 1,200 00 |
| Langevin, L. J. H | Valleyfield, Que | 3 | 300 00 | 120 00 |
| Langlois, H. H | Sherbrooke, Que | 3 | 300 00 | 120 00 |
| Lapalme, P | Belœil (ville), Que | 1 | 100 00 | 40 00 |
| Lavoie, N | Quebec, Que | 25 | 2,500 00 | 1,000 00 |
| Lefebvre, Lucien | Montreal, Que | 5 | 500 00 | 200 00 |
| Lefebvre, P | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Lemieux, J. H. (in trust) | Outremont, Que | 33 | 3,300 00 | 1,320 00 |
| Lemieux, Hon. Rodolphe | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Lespérance, A. P | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Lessard, G. E | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Lymburner, L. M | Montreal, Que | 150 | 15,000 00 | 6,000 00 |
| MacInnes, Wm | Montreal, Que | 5 | 500 00 | 200 00 |
| Marleau, C. A | Valleyfield, Que | 10 | 1,000 00 | 400 00 |
| McFadyen Co. Ltd., C. H | Winnipeg, Man | 10 | 1,000 00 | 400 00 |
| Mignault, Mlle C | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Mignault, Mlle J | Montreal, Que | 50 | 5,000 00 | 2,000 00 |
| Mongeau, N | Montreal, Que | 1 | 100 00 | 40 00 |
| Nesbitt, E. W | Woodstock, Ont | 2 | 200 00 | 80 00 |
| Oliver, C. J | Mansonville, Que | 2 | 200 00 | 80 00 |
| Olivier, L. H | Sherbrooke, Que | 20 | 2,000 00 | 800 00 |
| Ostiguy, N. A | Valleyfield, Que | 20 | 2,000 00 | 800 00 |
| Pepin, D. E | Magog, Que | 1 | 100 00 | 40 00 |
| Philps, A | Huntingdon, Que | 5 | 500 00 | 200 00 |
| Préfontaine, T | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Proctor, M.D., A. E | Winnipeg, Man | 1 | 100 00 | 40 00 |
| Quintal, Joseph | Montreal, Que | 25 | 2,500 00 | 1,000 00 |
| Racine, Alphonse | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Ratelle, J. G | Montreal, Que | 5 | 500 00 | 200 00 |
| Raymond, Donat | Montreal, Que | 200 | 20,000 00 | 8,000 00 |
| Richard, E | Montreal, Que | 5 | 500 00 | 200 00 |
| Rivet, L | Montreal, Que | 5 | 500 00 | 200 00 |
| Robinson, Wm | Winnipeg, Man | 25 | 2,500 00 | 1,000 00 |
| Ross, W. G | Montreal, Que | 25 | 2,500 00 | 1,000 00 |
| Savard & Lefebvre | Montreal, Que | 100 | 10,000 00 | 3,000 00 |
| Simard, Mde. R. S | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Simard, R. O | Montreal, Que | 10 | 1,000 00 | 400 00 |
| Smith, F. W | Winnipeg, Man | 5 | 500 00 | 200 00 |
| St. Germain, Théop. A | St. Hyacinthe, Que | 75 | 7,500 00 | 3,000 00 |
| St. Pierre, Dr. Willie | Montreal, Que | 5 | 500 00 | 200 00 |
| Thorvaldson, S | Riverton, Man | 10 | 1,000 00 | 400 00 |
| Trudeau, J. Bte | Montreal, Que | 2 | 200 00 | 80 00 |
| Urbain, P | Montreal, Que | 15 | 1,500 00 | 600 00 |
| Vaillancourt, E | Thetford Mines, Que | 1 | 100 00 | 40 00 |
| Vallières, S. D | Montreal, Que | 45 | 4,500 00 | 1,800 00 |
| Walls, L. F | Winnipeg, Man | 5 | 500 00 | 200 00 |
| Wells, Wm. R | Czar, Alta | 1 | 100 00 | 40 00 |
| | | 5,000 | 500,000 00 | 199,000 00 |

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 28, 1921.)

Edward Hay, Pres.; Col. J. F. Michie, Vice-Pres.; F. Norie-Miller, J.P.; J. A. MacIntosh, F. Richardson, General Manager, Thos. H. Hall; Rt. Hon. Lord Morris, P.C., K.C.M.G., Etc.

LIST OF SHAREHOLDERS—(As at December 31, 1920.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| F. Norie-Miller, J. P. | Perth, Scotland | 20 | 2,000 00 | 500 00 |
| J. A. Macintosh | Toronto, Ont. | 20 | 2,000 00 | 500 00 |
| Frederick Richardson | Philadelphia, U.S.A. | 20 | 2,000 00 | 500 00 |
| Thomas H. Hall | Toronto, Ont. | 20 | 2,000 00 | 500 00 |
| Edward Hay | Toronto, Ont. | 20 | 2,000 00 | 500 00 |
| Colonel J. F. Michie | Toronto, Ont. | 20 | 2,000 00 | 500 00 |
| Rt. Hon. Lord Morris, K.C.M.G., Etc. | London, England | 20 | 2,000 00 | 500 00 |
| Gaflac Securities Co. | Wilmington, Del., U.S.A. | 3,860 | 386,000 00 | 96,500 00 |
| | | 4,000 | 400,000 00 | 100,000 00 |

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 3, 1921.)

Robert Ness, Pres.; L. A. Lavallée, K.C., 1st Vice-Pres.; A. P. Frigon, 2nd Vice-Pres.; Baron J. d'Halewyn, Secretary; L. P. Berard, K.C., J.N. A. Perrault, N. Rochon.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Provost, Jos. | Sault au Récollet, Que. | 1 | 100 00 | 60 00 |
| Monette, Dr. W. | Montreal, Que. | 44 | 4,400 00 | 2,640 00 |
| Sénécal, T. P. | Sault au Récollet, Que. | 6 | 600 00 | 360 00 |
| Rochon, Nap. | Montreal, Que. | 88 | 8,800 00 | 5,280 00 |
| Vallières, Limitée | " | 1 | 100 00 | 60 00 |
| Généreux, Dr. D. | " | 50 | 5,000 00 | 3,000 00 |
| Agla, A. | Harrow, Ont. | 1 | 100 00 | 60 00 |
| Duchêne, Dr. J. D. | Quebec, Que. | 5 | 500 00 | 300 00 |
| d'Halewyn, Baron J. | Montreal, Que. | 51 | 5,100 00 | 3,060 00 |
| Lachapelle, Dr. E. P. | " | 1 | 100 00 | 60 00 |
| Masson, Dr. R. A. | Montreal, Que. | 23 | 2,300 00 | 1,380 00 |
| Colin, Dr. A. | Grand'Mère, Que. | 1 | 100 00 | 60 00 |
| Paradis, J. G. | Lac aux Saumons, Que. | 2 | 200 00 | 120 00 |
| Desaulniers, E., N.P. | Montreal, Que. | 5 | 500 00 | 300 00 |
| Michaud, F. | " | 2 | 200 00 | 120 00 |
| Dunham, Charlevoix | Calgary, Alta. | 5 | 500 00 | 300 00 |
| Archambault, Dr. U. | Hull, Que. | 20 | 2,000 00 | 1,200 00 |
| Chauret, A., N.P. | Ste. Geneviève, Que. | 5 | 500 00 | 300 00 |
| Delorme, E. | Sault au Récollet, Que. | 8 | 800 00 | 480 00 |
| Gagnon, J. L. S. | Ahuntsic, Que. | 7 | 700 00 | 420 00 |
| Laporte, H., Sir | Montreal, Que. | 4 | 400 00 | 240 00 |
| Champagne, A. | " | 100 | 10,000 00 | 6,000 00 |
| Larivière, Hon. A. A. C. | " | 1 | 100 00 | 60 00 |
| Marchand, C. A. | " | 10 | 1,000 00 | 600 00 |
| Kannon, Dr. M. | " | 10 | 1,000 00 | 600 00 |
| Chatelain, S. | St. André Avelin, Que. | 1 | 100 00 | 60 00 |
| Alarie, Dr. G. | Joliette, Que. | 2 | 200 00 | 120 00 |
| Sawyer, E. | Montreal, Que. | 10 | 1,000 00 | 600 00 |
| Cleveland, Dr. H. R. | Danville, Que. | 1 | 100 00 | 60 00 |
| Daignault, Dr. F. H. | Acton Vale, Que. | 1 | 100 00 | 60 00 |
| Barette, J. A., N.P. | St. Barthélemi, Que. | 1 | 100 00 | 60 00 |
| Sylvestre, Dr. L. P. | " | 1 | 100 00 | 60 00 |
| Laurin, Dr. A. M. | Buckingahm, Que. | 10 | 1,000 00 | 600 00 |
| Chevrier, Dr. R. | Ottawa, Ont. | 5 | 500 00 | 300 00 |
| Tracy, Dr. A. W. | Sherbrooke, Que. | 2 | 200 00 | 120 00 |
| Janelle, Dr. J. A. | " | 2 | 200 00 | 120 00 |
| Duhamel, E. | Granby, Que. | 1 | 100 00 | 55 00 |
| Martin, S. | " | 1 | 100 00 | 60 00 |
| Lavallée, L. A., C.R. | Montreal, Que. | 56 | 5,600 00 | 3,360 00 |
| Bérard, L. P., C.R. | " | 114 | 11,400 00 | 6,840 00 |
| Mackay, Mme. A. Perrier | Papineauville, Que. | 10 | 1,000 00 | 600 00 |
| Gauthier, J. A. | Hull, Que. | 5 | 500 00 | 300 00 |
| Watson, Dr. John | Howick, Que. | 5 | 500 00 | 300 00 |
| Dupuis, H. | Hull, Que. | 10 | 1,000 00 | 600 00 |
| Frigon, A. P. | Montreal, Que. | 121 | 12,100 00 | 7,260 00 |
| Leduc, R. A. | " | 58 | 5,800 00 | 3,480 00 |
| Pilon, H., Dr. | Vaudreuil, Que. | 2 | 200 00 | 120 00 |
| Houle, Rev. J. B. | Marieville, Que. | 5 | 500 00 | 300 00 |
| Jodoin, M. | Montreal, Que. | 20 | 2,000 00 | 1,200 00 |
| Fauteux, Frs. | " | 10 | 1,000 00 | 600 00 |
| Lanctot, R., M.P. | St. Constant, Que. | 20 | 2,000 00 | 1,200 00 |
| Gonthier, Geo. | Montreal, Que. | 1 | 100 00 | 60 00 |
| Archambault, J. | Roxton Pond, Que. | 1 | 100 00 | 60 00 |
| Ness, R. | Howick, Que. | 50 | 5,000 00 | 3,000 00 |
| Monty, A. | Roxton Pond, Que. | 3 | 300 00 | 180 00 |
| St. Pierre, I. | St. Paul d'Abbotsford, Que. | 2 | 200 00 | 120 00 |
| Phaneuf, A. | St. Antoine, Que. | 1 | 100 00 | 60 00 |
| Melançon, H. | Ottawa, Ont. | 5 | 500 00 | 300 00 |
| Perrault, J. N. A. | Montreal, Que. | 50 | 5,000 00 | 3,000 00 |
| Totals | | 1,038 | 103,800 00 | 62,275 00 |

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly the Canadian Railway Accident Insurance Company.)*

LIST OF DIRECTORS—(As at Feb. 25, 1921).

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; M. Chevalier, Sir Frederick Williams-Taylor, Sir Alexandre Lacoste, Hugh Lewis, W. Molson Macpherson, A. Duncan Reid, Jas. Carruthers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Name. | Address. | Amount sub-scribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Liverpool & London & Globe Insurance Co., Ltd... | Liverpool, Eng..... | 495,500 00 | 198,200 00 |
| Sir Frederick Williams-Taylor... | Montreal, Que.... | 500 00 | 200 00 |
| Sir Alexandre Lacoste. | " ..... | 500 00 | 200 00 |
| Hugh Lewis | Liverpool, Eng..... | 500 00 | 200 00 |
| J. Gardner Thompson. | Montreal, Que.... | 500 00 | 200 00 |
| Lewis Laing... | " ..... | 500 00 | 200 00 |
| A. Duncan Reid... | New York, U.S.A. | 500 00 | 200 00 |
| W. Molson Macpherson.. | Montreal, Que..... | 500 00 | 200 00 |
| M. Chevalier... | " ..... | 500 00 | 200 00 |
| Jas. Carruthers.... | " ..... | 500 00 | 200 00 |
| Totals..... | ..... | 500,000 00 | 200,000 00 |

SESSIONAL PAPER No. 8

## THE GRAIN INSURANCE AND GUARANTEE COMPANY.

List of Directors—(As at Dec. 31, 1920).

R. T. Evans, Pres.; W. H. McWilliams, Vice-Pres.; W. A. Anderson, H. Kavaner, V. L. Leach, W. A. Murphy, J. A. Richardson, F. E. Topper, E. E. Hall, A. Thompson, C. H. Leaman.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | Shares Subscribed for. | Amount paid up. |
|---|---|---|---|
| | | | $ cts. |
| Pioneer Grain Co., Ltd.. | Grain Exchange, Winnipeg | 200 | 10,000 00 |
| D. R. Davis Grain Co. | Vegreville, Alta.. | 9 | 450 00 |
| N. M. Paterson | Grain Exchange, Winnipeg | 70 | 3,500 00 |
| Southern Grain Co., Ltd. | Truax, Sask. | 7 | 350 00 |
| Security Elev. Co., Ltd. | Grain Exchange, Winnipeg | 157 | 7,850 00 |
| C. G. Murphy... | Carberry, Man. | 14 | 700 00 |
| W. O. Fraser.. | Oxbow, Sask... | 3 | 150 00 |
| Blanchard Grain Co., Ltd.. | Wilcox, Sask. | 3 | 150 00 |
| Liberty Grain Co., Ltd. | Grain Exchange, Winnipeg | 25 | 1,250 00 |
| R. B. McClean Grain Co., Ltd. | " " | 61 | 3,050 00 |
| Saskatchewan Elevator Co., Ltd.. | " " | 193 | 9,650 00 |
| McLaughlin Elevator Co., Ltd | " " | 50 | 2,500 00 |
| Home Grain Co., Ltd. | " " | 135 | 6,750 00 |
| C. E. Munroe | Wilcox, Sask. | 10 | 500 00 |
| H. Ritz... | Gretna, Man. | 2 | 100 00 |
| Canada West Grain Co., Ltd.. | Grain Exchange, Winnipeg | 38 | 1,900 00 |
| Equity Grain Co.. | Creelman, Sask.. | 5 | 250 00 |
| British America Elev. Co., Ltd | Grain Exchange, Winnipeg | 220 | 11,000 00 |
| National Elevator Co., Ltd. | " " | 180 | 9,000 00 |
| Dominion Elevator Co., Ltd. | " " | 65 | 3,250 00 |
| Farmers Club Elevator Co., Ltd. | " " | 20 | 1,000 00 |
| Scottish Co-Op. Whsle. Soc., Ltd. | " " | 45 | 2,250 00 |
| Beaver Elevator Co., Ltd. | " " | 61 | 3,050 00 |
| North Star Grain Co., Ltd.. | " " | 153 | 7,650 00 |
| Premier Grain Elev. & Milling Co., Ltd. | Portage la Prairie, Man. | 2 | 100 00 |
| Atlas Elevator Co., Ltd... | Grain Exchange, Winnipeg | 135 | 6,750 00 |
| Province Elevator Co., Ltd | " " | 71 | 3,550 00 |
| Central Grain Co., Ltd.. | " " | 85 | 4,250 00 |
| Matheson-Lindsay Grain Co. | " " | 22 | 1,100 00 |
| International Elev. Co., Ltd. | " " | 81 | 4,050 00 |
| Northern Elev. Co., Ltd. | " " | 119 | 5,950 00 |
| Saskatchewan & Western Elev. Co., Ltd.. | " " | 56 | 2,800 00 |
| Parrish & Heimbecker, Ltd. | " " | 35 | 1,750 00 |
| Gillespie Grain Co., Ltd. | Edmonton, Alta. | 100 | 5,000 00 |
| Warner Grain Co., Ltd. | Grain Exchange, Winnipeg | 36 | 1,800 00 |
| McMillan Grain Co., Ltd. | " " | 18 | 900 00 |
| Maple Leaf Milling Co., Ltd. | " " | 110 | 5,500 00 |
| Malden Elevator Co., Ltd.. | Rouleau, Sask. | 14 | 700 00 |
| Spencer Grain Co., Ltd... | Grain Exchange, Winnipeg | 56 | 2 800 00 |
| Canadian Elev. Co., Ltd., | " " | 115 | 5,750 00 |
| H. Gauer. | " " | 32 | 1,600 00 |
| R. T. Evans. | " " | 32 | 1,600 00 |
| H. Kavaner. | " " | 25 | 1 250 00 |
| W. A. Murphy. | " " | 25 | 1,250 00 |
| A. Thomson | " " | 42 | 2,100 00 |
| F. E. Topper. | " " | 50 | 2,500 00 |
| W. H. McWilliams. | " " | 42 | 2,100 00 |
| N. L. Leach | " " | 48 | 2,400 00 |
| E. E. Hall.. | 200 Sterling Bank Bld., Winnipeg... | 25 | 1,250 00 |
| W. A. Anderson. | Grain Exchange, Winnipeg | 32 | 1,600 00 |
| James A. Richardson. | " " | 63 | 3,150 00 |
| G. D. Cameron.. | " " | 7 | 350 00 |
| H. J. Quinn. | " " | 17 | 850 00 |
| J. M. Gilchrist. | " " | 7 | 350 00 |
| R. B. McClean. | " " | 20 | 1,000 00 |
| McEwan, Dougherty & West. | Swift Current, Sask. | 14 | 700 00 |
| Northern Grain Co., Ltd. | Edmonton, Alta. | 12 | 600 00 |
| Conger & Co., Ltd. | Rouleau, Sask | 20 | 1,000 00 |
| Prudential Exchange Co., Ltd. | Lang, Sask. | 3 | 150 00 |
| R. A. Wright... | Drinkwater, Sask. | 3 | 150 00 |
| Luther Leadbetter.. | C-o. North Star Grain Co. Winnipeg... | 3 | 150 00 |
| Totals | | 3,303 | 165,150 00 |

## THE GUARANTEE COMPANY OF NORTH AMERICA.

List of Directors—(As at 31 Dec., 1920)

Henry E. Rawlings, President: William McMaster, Vice-President; Sir Vincent Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, John Macdonald, Sir Augustus Nanton, Frank Scott, Sir H. Montagu Allan.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Allan, Sir H. Montagu | Montreal, Que | 20 | 1,000 | 1,000 |
| Bellingham, Mrs. Grace St. Clair | " | 15 | 750 | 750 |
| Bailey, Mrs. Ernestine V | Quebec, Que | 4 | 200 | 200 |
| Barrow, Septimus | " | 5 | 250 | 250 |
| Campbell, Robert, estate of | Montreal, Que | 210 | 10,500 | 10,500 |
| Carter, Mrs. Edith L | Montreal, Que | 20 | 1,000 | 1,000 |
| Cummings, Mrs. E. M | Vancouver, B.C | 509 | 25,450 | 8,930 |
| Dixon, B. Homer, estate of | Toronto, Ont | 100 | 5,000 | 5,000 |
| Furnival, Mrs. Amy | Napanee, Ont | 20 | 1,000 | 1,000 |
| Gale, Alfred J. V | Hull, Que | 5 | 250 | 250 |
| Gale, G. Gordon | " | 4 | 200 | 200 |
| Gale, Dr. Ernest G | Quebec, Que | 4 | 200 | 200 |
| Gale, Mrs. Margaret | " | 2 | 100 | 100 |
| Gale, Dr. G. Goldsworthy | " | 2 | 100 | 100 |
| Gilroy, Mrs. Beatrice | Winnipeg, Man | 75 | 3,750 | 750 |
| Girdwood, Miss Fannie S. M. M | Montreal, Que | 34 | 1,700 | 340 |
| Gibb, Jas. D., estate of | " | 30 | 1,500 | 1,500 |
| Glassco, Mrs. B. M | " | 510 | 25,500 | 8,980 |
| Gunn, Geo. C | London, Ont | 10 | 500 | 100 |
| Gunn, Mrs. Theresa M | " | 10 | 500 | 100 |
| Gundry, Mrs. M. A., estate of | Toronto, Ont | 75 | 3,750 | 750 |
| Hamilton, John | Quebec, Que | 50 | 2,500 | 2,500 |
| Hebden, E. F., estate of | Montreal, Que | 20 | 1,000 | 600 |
| Lindsay, Miss Amy C | " | 20 | 1,000 | 1,000 |
| Lindsay, Cecil V | " | 20 | 1,000 | 1,000 |
| Lindsay, Douglas V | Georgeville, Que | 20 | 1,000 | 1,000 |
| Morrice, D., estate of | Montreal, Que | 10 | 500 | 100 |
| Morrice, W. J | " | 10 | 500 | 100 |
| Morrice, David, jr., estate of | " | 10 | 500 | 100 |
| Morrice, A. A | Toronto, Ont | 10 | 500 | 100 |
| Morrice, R. B | Montreal, Que | 10 | 500 | 100 |
| Morrice, J. W | " | 10 | 500 | 100 |
| McMaster, Wm | " | 70 | 3,500 | 2,700 |
| Macdonald, John | Toronto, Ont | 20 | 1,000 | 200 |
| Meredith, Sir Vincent, Bart | Montreal, Que | 25 | 1,250 | 1,250 |
| Macculloch, Wm., estate of | Toronto, Ont | 6 | 300 | 60 |
| Macculloch, Robertson | Montreal, Que | 6 | 300 | 60 |
| Macculloch, Henry | " | 6 | 300 | 60 |
| Macculloch, Robertson and Royal Trust Co. trust 1 | " | 6 | 300 | 60 |
| Macculloch, Robertson and Royal Trust Co. trust 2 | " | 6 | 300 | 60 |
| MacTier, Mrs. Ethel | " | 14 | 700 | 700 |
| Nanton, Sir Augustus | Winnipeg, Man | 50 | 2,500 | 500 |
| Piddington, Florence | Quebec, Que | 4 | 200 | 200 |
| Piddington, Ethel E | " | 5 | 250 | 250 |
| Piddington, Arthur G | Montreal, Que | 6 | 300 | 300 |
| Piddington, Samuel | Ottawa, Ont | 21 | 1,050 | 1,050 |
| Piddington, Alfred | Montreal, Que | 23 | 1,150 | 1,150 |
| Piddington, Mrs. Annie, institute | Quebec, Que | 21 | 1,050 | 1,050 |
| Poliwka, H. Billingsley | " | 5 | 250 | 250 |
| Ross, Frank W | " | 120 | 6,000 | 1,200 |
| Riddell, Alex. F | Montreal, Que | 10 | 500 | 100 |
| Rumsay, William, estate of | Toronto, Ont | 60 | 3,000 | 3,000 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Rawlings, Edward, estate of | Montreal, Que | 1,059 | 52,950 | 18,870 |
| Rawlings, H. E. A | " | 655 | 32,750 | 17,390 |
| Rawlings, Mrs. Lucretia C., estate of | " | 4,343 | 217,150 | 72,870 |
| Rawlings, Miss A. L | " | 511 | 25,550 | 9,030 |
| Rawlings, George W | " | 510 | 25,500 | 8,980 |
| Rawlings, W. T | " | 610 | 30,500 | 13,940 |
| Renfrew, Mrs. G. Constance | Kelowna, B.C | 3 | 150 | 150 |
| Scott, Frank | Montreal, Que | 20 | 1,000 | 200 |
| Smith, Larratt W., estate of | Toronto, Ont | 100 | 5,000 | 5,000 |
| Stayner, Mrs. H. R | " | 53 | 2,650 | 2,650 |
| Stayner, T. Sutherland, estate of | " | 90 | 4,500 | 2,900 |
| Stayner, Winslow S., Rev | Colchester, England | 137 | 6,850 | 5,250 |
| Torrance, Jas. F., estate of | Montreal, Que | 365 | 18,250 | 4,130 |
| Torrance, John | " | 366 | 18,300 | 4,180 |
| Thomson, Geo. H | Quebec, Que | 60 | 3,000 | 3,000 |
| Walker, James R | Montreal, Que | 6 | 300 | 60 |
| Wells, Mrs. Vivian M | " | 3 | 150 | 150 |
| Withall, Wm. J., estate of | " | 63 | 3,150 | 3,150 |
| Wainwright, Wm., estate of | " | 29 | 1,450 | 290 |
| Wainwright, Wm. Arnold | " | 6 | 300 | 60 |
| Wainwright, Eric Foster | " | 5 | 250 | 50 |
| Wainwright, Arnold | " | 5 | 250 | 50 |
| White, Mrs. Amelia | " | 10 | 500 | 500 |
| Atkins, Edwin F | Boston, Mass | 100 | 5,000 | 5,000 |
| Burroughs, Joseph H | Philladelphia, Pa | 18 | 900 | 900 |
| Bullions, Mrs. Letitia C | Troy, N. Y | 5 | 250 | 250 |
| Barr, John W., jr | Louisville, Ky | 10 | 500 | 500 |
| Carver, Daniel G | Binghamton, N.Y | 270 | 13,500 | 3,500 |
| Carver, Geo. S | " | 270 | 13,500 | 3,500 |
| Comegys, Mary E., estate of | Philadelphia, Pa | 13 | 650 | 650 |
| Comegys, Clara and Amy | " | 7 | 350 | 350 |
| Cannon, H. W | New York, N. Y | 230 | 11,500 | 7,500 |
| Chafee, Z | Providence, R. I | 7 | 350 | 350 |
| Chase, Mrs. Mamie F | Nashville, Tenn | 10 | 500 | 500 |
| Collins, Mrs. Burd Thaw | Pittsburgh, Pa | 5 | 250 | 250 |
| Cuyler, Thos. DeWitt | Philadelphia, Pa | 200 | 10,000 | 2,000 |
| Childs, Mrs. Alice Walton | Pittsburgh, Pa | 5 | 250 | 250 |
| Cook, Mrs. Clara Walton | " | 5 | 250 | 250 |
| Dunham, Mrs. Alice | Boston, Mass | 6 | 300 | 300 |
| Dohrman, Mrs. E., estate of | Alleghany City, Pa | 20 | 1,000 | 1,000 |
| Dickson, Mrs. S. H | " | 6 | 300 | 300 |
| Dilworth, Helen T | Pittsburgh, Pa | 3 | 150 | 150 |
| Forgan, Jas B | Chicago, Ill | 20 | 1,000 | 1,000 |
| Fradley, J. Fred'k | New York, N.Y | 40 | 2,000 | 2,000 |
| Girard Trust Co., trustee for Mary E. B. Perot | Philadelphia, Pa | 16 | 800 | 800 |
| Girard Trust Co., trustees for Ellen D. Morris | " | 16 | 800 | 800 |
| Garrison, Mrs. Sallie E | Pittsburgh, Pa | 14 | 700 | 700 |
| Gorman, Mrs. Fanny A | Shields, Pa | 10 | 500 | 500 |
| Hamilton, W. A | New York, N. Y | 24 | 1,200 | 800 |
| Hartshorne, Charles, estate of | Philadelphia, Pa | 50 | 2,500 | 2,500 |
| Hepburn, A. B | New York, N.Y | 20 | 1,000 | 1,000 |
| Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones | Chicago, Ill | 20 | 1,000 | 1,000 |
| Keech, Mrs. Isabel H | St. Louis, Mo | 15 | 750 | 750 |
| Lloyd, D. McK., estate of | Pittsburgh, Pa | 10 | 500 | 500 |
| Loutrel, Cyrus F., estate of | South Orange, N.J | 50 | 2,500 | 2,500 |
| Merrill, Mrs. Kate | Los Angeles, Cal | 10 | 500 | 500 |
| Messler, Mrs. Maria R | Pittsburgh, Pa | 14 | 700 | 700 |
| Messler, Mrs. Agnes C | " | 28 | 1,400 | 1,400 |
| McCook, Willis F | " | 5 | 250 | 250 |
| McCoy, Mrs. Mary E | Alleghany City, Pa | 20 | 1,000 | 1,000 |
| McClintock, Mrs. Mary G | Pittsburgh, Pa | 13 | 650 | 650 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Penrose, Chas. Bingham | Philadelphia, Pa | 50 | 2,500 | 2,500 |
| Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Eliza-Drexel Lehr | " " | 50 | 2,500 | 2,500 |
| Pennsylvania Co., etc.,—Trustees— for Lucy Drexel Dahlgren | " " | 50 | 2,500 | 2,500 |
| for Josephine Drexel Henry | " " | 50 | 2,500 | 2,500 |
| Quarrier, Cushman | Louisville, Ky | 10 | 500 | 500 |
| Ricketson, Mrs. Clementine G | Pittsburg, Pa | 13 | 650 | 650 |
| Reed, Elizabeth T | New Haven, Conn | 3 | 150 | 150 |
| Scully, Ida Walton | Pittsburg, Pa | 5 | 250 | 250 |
| Sherrill, Mrs. Geo. Gibbs | New York, N. Y | 40 | 2,000 | 2,000 |
| Smith, Hon. J. Gregory, estate of | St. Albans, Vt | 80 | 4,000 | 4,000 |
| Smith, Hon. E. C | " " | 20 | 1,000 | 1,000 |
| Schoonmaker, James M | Pittsburgh, Pa | 20 | 1,000 | 1,000 |
| Stockton, Philip | Boston, Mass | 20 | 1,000 | 1,000 |
| Thaw, Wm | Pittsburgh, Pa | 5 | 250 | 250 |
| Thompson, Dorothea | " | 3 | 150 | 150 |
| Thompson, Jean R | " | 3 | 150 | 150 |
| Thompson, Mary Thaw, testamentary trustee | " | 3 | 150 | 150 |
| Van Cleef, Mary T | New York, N.Y | 5 | 250 | 250 |
| Weld, C. Minot | Boston, Mass | 10 | 500 | 500 |
| Totals | | 13,372 | 668,600 | 304,600 |

THE GUARDIAN INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1921).

D. F. Angus, Pres.; H. M. Lambert, Vice-pres. and Managing Director; A. G. Sweet, Hon. A. W. Atwater, K. C.; Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds, Z. Hebert.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Angus, D. Forbes | Montreal, Que | 2,500 00 | 937 50 |
| Atwater, Honourable A. W | " | 2,500 00 | 937 50 |
| Blackwell, K. W | " | 2,500 00 | 937 50 |
| Hubbard, Honourable Evelyn | London, England | 2,500 00 | 937 50 |
| Lambert, H. M | Montreal, Que | 2,500 00 | 937 50 |
| Molson, F. W | " | 2,500 00 | 937 50 |
| Reynolds, Geo. W | London, England | 2,500 00 | 937 50 |
| Sweet, A. G | " | 2,500 00 | 937 50 |
| Wanklyn, F. L | Montreal, Que | 2,500 00 | 937 50 |
| Guardian Assurance Company, Ltd | London, England | 977,500 00 | 366,562 50 |
| Totals | | 1,000,000 00 | 375,000 00 |

## THE HALIFAX FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 2, 1921.)

Hon. Wm Roche, Pres.; Jas Moorman, Vice-Pres.; A. G. Cross, Secretary; H. G. Bauld, M.P.P., E. J. Longard, E. G. Smith, F. P. Bligh, K.C.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Name and Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ cts. |
| C. W. Archibald, Truro | 12 | 480 00 |
| Mrs. S. A. Boardman, c/o J. Y. Payzant and Son | 10 | 400 00 |
| Mrs. F. M. Black, c/o Bank of Montreal | 20 | 800 00 |
| H. G. Bauld, c/o Bauld Bros | 40 | 1,600 00 |
| J. H. Burton, Cookshire, P.Q | 102 | 4,080 00 |
| F. M. Burton, 26 Green St., Halifax | 59 | 2,360 00 |
| Burton, Mrs. Caroline, J. Cookshire, Que | 22 | 880 00 |
| Miss M. S. Brown, 36 Kent St., Halifax | 60 | 2,400 00 |
| Mrs. E. Bauld, 192 Barrington St., Halifax | 56 | 2,240 00 |
| F. P. Bligh, 60 Bedford Row, Halifax | 40 | 1,600 00 |
| Bligh, F. P., Trustee, 60 Bedford Row, Halifax | 10 | 400 00 |
| L. D. G. Bentley, 18 Baldwin St., Newton, Mass | 10 | 400 00 |
| Mrs. M. B. C. Cowper, Corstorphine, Scotland | 60 | 2,400 00 |
| P. S. Crichton, 2, Carver St., Cambridge, Mass | 5 | 200 00 |
| J. A. Crichton, 36 Brunswick Ave., W. Somerville, Mass | 4 | 160 00 |
| Rev. A. B. Crichton, Bantam, Conn | 8 | 320 00 |
| Miss Jessie E. Clay, 4 Cypress Terrace, Brookline, Mass | 5 | 200 00 |
| A. E. B. Clay, Boston Insurance Co., Boston | 2 | 80 00 |
| Mrs. E. Campbell, 275 Barrington St., Halifax | 18 | 720 00 |
| Est. P. Coffin, Petite Rivière Bridge, N.S | 15 | 600 00 |
| Mrs. Kate M. Cogswell, 379 Huron St., Toronto | 20 | 800 00 |
| Campbell, Mrs. J. V. L., Santa Barbara, Cal | 2 | 80 00 |
| Rev. W. H. L. Cogswell, c/o J. Y. Payzant & Son, Hollis St., Halifax | 15 | 600 00 |
| H. S. Creighton, Dartmouth, N.S | 1 | 40 00 |
| J. M. Creighton, Dartmouth, N.S | 1 | 40 00 |
| Mrs. S. Creighton, Dartmouth, N.S | 1 | 40 00 |
| Mrs. L. H. Creed, Dartmouth, N.S | 24 | 960 00 |
| A. G. Cross, c/o F. B. McCurdy & Co., Halifax | 90 | 3,600 00 |
| Canada Corporations, Ltd., c/o F. B. McCurdy & Co., Halifax | 1,615 | 64,600 00 |
| Eastern Securities Corp., Halifax | 20 | 800 00 |
| Eastern Trust Co. and Guy C. Hart, Trustees, Halifax | 41 | 1,640 00 |
| Excess Ins. Co., London, Eng | 2,164 | 86,560 00 |
| Miss Letitia Farrell, c/o Imperial Bank of Canada, Toronto, Ont | 26 | 1,040 00 |
| Miss Teresa Farrell, c/o Imperial Bank of Canada, Toronto, Ont | 20 | 800 00 |
| Wm. Fraser, Fraser Mill, Antigonish Co., N.S | 10 | 400 00 |
| Mrs. M. E. Fulmer, Guelph, Ontario | 8 | 320 00 |
| R. R. Gilpin, Grand Forks, B.C | 24 | 960 00 |
| Bessie C. Grant, Bridgeville, N.S | 12 | 480 00 |
| Miss F. E. Una Gray, 25 Broad St., Bangor, Maine | 2 | 80 00 |
| Home for Aged, c/o A. B. Wiswell, Halifax | 27 | 1,080 00 |
| Mrs. A. E. Hunter, Bridgewater, N.S | 5 | 200 00 |
| Estate Mrs. C. K. Hood, Randolf, Mass | 4 | 160 00 |
| Industrial School, c/o Harold Oxley | 12 | 480 00 |
| Institution for Deaf, c/o Andrew MacKinlay | 12 | 480 00 |
| M. E. Keefe, 96 Quinpool Rd., Halifax | 75 | 3,000 00 |
| Est. G. E. Kennedy, Mrs. Kennedy, Wolfville | 37 | 1,480 00 |
| Lithgow, Margaret, Santa Barbara, Cal | 2 | 80 00 |
| E. J. Longard, Inglis St., Halifax | 40 | 1,600 00 |
| Mrs. L. C. Marcon, Plymouth, England | 9 | 360 00 |
| C. G. Myers, 7 South St., Halifax | 10 | 400 00 |
| Mrs. R. E. McLeod, Kenloch, Inv. Co., N.S | 20 | 800 00 |
| Est. Wm. Muir, c/o W. H. Fulton | 2 | 80 00 |
| Miss F. L. McLennan, c/o Portsmouth Hospital, Portsmouth, N. H | 8 | 320 00 |

THE HALIFAX FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded*

| Name and Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ cts. |
| J. D. & P. A. McGregor, New Glasgow, N.S. | 25 | 1,000 00 |
| Mrs. E. A. Morris, Middleton, N.S. | 5 | 200 00 |
| W. I. McDougall, Eastern Securities Co. | 126 | 5,040 00 |
| James, Moorman, c/o F. B. McCurdy & Co., Halifax. | 166 | 6,640 00 |
| Mrs. E. E. Morash, Dartmouth, N.S. | 8 | 320 00 |
| J. C. McIntosh & Co., Halifax | 1 | 40 00 |
| Nugent, Mrs. Margaret E., c/o Royal Bank, 2 Bank Bldg., 2 Prince's St., London. | 5 | 200 00 |
| Est. W. H. Pallister, c/o Dr. Flinn, 84 Morris St., Halifax | 44 | 1,760 00 |
| W. L. Payzant et al, 95 Hollis St., Halifax | 142 | 5,680 00 |
| Hon. Wm. Roche, Upper Water St. Halifax | 40 | 1,600 00 |
| Mrs. E. Ross, Queen St., Truro, N.S. | 18 | 720 00 |
| Mrs. Bessie J. Rogers. Amherst, N.S. | 8 | 320 00 |
| Mrs. M. J. Sinclair, 18 Kent St., Halifax. | 35 | 1,400 00 |
| John Shiels, 243 Creighton St., Halifax . | 28 | 1,120 00 |
| Dr. M. A. B. Smith, Dartmouth, N.S | 5 | 200 00 |
| Est. R. J. Sweet, c/o Chas. Bell, Maritime Dental Supply Co., Halifax | 10 | 400 00 |
| J. Elliott Smith, Wolfeville, N.S | 50 | 2,000 00 |
| Mrs. E. A. G. Sutherland, Windsor, N.S | 14 | 560 00 |
| Miss L. M. Smith, 103 Inglis St., Halifax | 5 | 200 00 |
| E. G. Smith, 60 Bedford Row, Halifax | 40 | 1,600 00 |
| Mrs. M. R. Salter, Alexandra Hotel, South St., Halifax | 5 | 200 00 |
| Mrs. W. Stevens, Dartmouth, N.S. | 1 | 40 00 |
| A. L. Stevenson, 407 Hastings St., Vancouver | 15 | 600 00 |
| Strickland, C. N. S. et al, Trustees, 69 Spring Garden Road, Halifax | 1 | 40 00 |
| W. R. Thomas, c/o Royal Bank of Canada, Halifax | 64 | 2,560 00 |
| D. J. Tulloch, 537 North St., Bridgewater, Mass. | 8 | 320 00 |
| Toronto General Trust, Toronto, Ont. | 12 | 480 00 |
| W. F. C. Wills, c/o Bank of England, London | 100 | 4,000 00 |
| Est. D. C. Woodill, Mrs. D. C. Woodill, 123 North Leroux St., Flagstaff, Arizona. | 10 | 400 00 |
| Est. of Woodill, c/o Miss M. E. Woodill, 150 Trenton St., Melrose, Mass. | 92 | 3,680 00 |
| Totals | 6,000 | 240,000 00 |

## THE HUDSON BAY INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 27th, 1921.)

J. H. Labelle, Pres.; Fred. W. Walker, Vice-Pres.; George Chappell; William Mackay, W. H. Barker, George B. Fraser, P. R. Gault, P. J. Quinn, A. St. Cyr.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Names. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Royal Insurance Company, Limited | Liverpool, Eng. | 761,400 00 | 222,550 00 |
| George Chappell | " | 2,250 00 | 625 00 |
| W. Mackay | Montreal, Que. | 2,250 00 | 625 00 |
| J. H. Labelle | " | 2,250 00 | 625 00 |
| P. R. Gault | " | 2,250 00 | 625 00 |
| A. St. Cyr | " | 2,250 00 | 625 00 |
| George B. Fraser | " | 2,250 00 | 625 00 |
| P. J. Quinn | Toronto, Ont. | 2,250 00 | 625 00 |
| W. H. Barker | Vancouver, B.C. | 2,250 00 | 625 00 |
| F. W. Walker | " | 2,250 00 | 625 00 |
| O. S. Chapin | Calgary, Alta. | 2,250 00 | 625 00 |
| E. J. D. Jones | Alameda, Sask. | 360 00 | 100 00 |
| C. Spencer | Vancouver, B.C. | 900 00 | 250 00 |
| Totals | | 785,160 00 | 229,150 00 |

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS— (As at Feb. 20, 1920.)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, S. Burrows, G. A. Morrow, W. D. Robb, Lieut.-Col. P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919).

| Name. | Address. | No. of shares | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Cox, H. C. | Toronto, Ont. | 650 | 65,000 00 | 13,000 00 |
| Cox, E. W., estate | " | 1,000 | 100,000 00 | 20,000 00 |
| Goldsmith, Lieut.-Col., P.G.M.D. | " | 350 | 35,000 00 | 7,000 00 |
| Morrow, G. A. | " | 150 | 15,000 00 | 3,000 00 |
| Marshall, Noel | " | 350 | 35,000 00 | 7,000 00 |
| Willans, E. | " | 500 | 50,000 00 | 10,000 00 |
| Central Canada L. & S. Co. | " | 3,150 | 315,000 00 | 63,000 00 |
| Hanna, D. B. | " | 100 | 10,000 00 | 2,000 00 |
| Cox, F. W. | " | 100 | 10,000 00 | 2,000 00 |
| Toronto Savings & Loan Co. | Peterboro, Ont. | 2,200 | 220,000 00 | 44,000 00 |
| Morrow, W. G. | " | 450 | 45,000 00 | 9,000 00 |
| Kenny, J. J. (estate) | San Francisco, Cal. | 500 | 50,000 00 | 10,000 00 |
| Bickerdike, R. | Montreal, Que. | 100 | 10,000 00 | 2,000 00 |
| Burrows, S. | Belleville, Ont. | 100 | 10,000 00 | 2,000 00 |
| Robb, W. D. | Montreal, Que. | 50 | 5,000 00 | 1,000 00 |
| Campbell, A. McT. | Winnipeg, Man. | 150 | 15,000 00 | 3,000 00 |
| Meikle, W. B. | Toronto, Ont. | 100 | 10,000 00 | 2,000 00 |
| Totals | | 10,000 | 1,000,000 00 | 200,000 00 |

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

List of Directors—(Feb. 19, 1921).

Lyman Root, President and Managing Director; Robert Lynch Stailing, Vice President; H. F. Petman, W. J. Blackburn, Geo. S. Lyon, Thomas A. Brydall, Charles J. Harvey, H. W. Muskett, Arthur H. Butler.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lyman Root | Toronto | 25 | 2,500 00 | 956 50 |
| Robert Lynch Stailing | " | 25 | 2,500 00 | 956 50 |
| A. R. Williams | " | 25 | 2,500 00 | 956 50 |
| H. F. Petman | " | 25 | 2,500 00 | 956 50 |
| W. J. Blackburn | " | 25 | 2,500 00 | 956 50 |
| Geo. S. Lyon | " | 25 | 2,500 00 | 956 50 |
| H. W. Muskett | " | 25 | 2,500 00 | 956 50 |
| Thos. A. Brydall | " | 25 | 2,500 00 | 956 50 |
| Charles J. Harvey | " | 25 | 2,500 00 | 956 50 |
| Sun Insurance Office | London, England | 4,349 | 434,900 00 | 166,391 50 |
| Totals | | 4,574 | 457,400 00 | 175,000 00 |

## KINGS MUTUAL FIRE INSURANCE COMPANY.

List of Directors (As at Feb. 19, 1921).

S. C. Parker, Pres.; J. W. Hutchinson, Vice-Pres.; S. V. Sanford, M. K. Ells, G. W. L. McLean, H. S. Shaw, H. J. Chute.

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

List of Directors—(As at Feb. 28, 1921).

J. Gardner Thompson, President and Managing Director; Lewis Laing, Vice-President and Secretary; H. Lewis, R. E. Patterson, Sir Alexandre Lacoste, M. Chevalier, W. Molson Macpherson, Sir Frederick Williams-Taylor, James Carruthers.

List of Shareholders—(As at Dec. 31, 1921).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Liverpool & London & Globe Insce. Co., Ltd. | Liverpool, Eng. | 4,775 | 477,500 | 167,125 |
| Hugh Lewis | " | 25 | 2,500 | 875 |
| James Carruthers | Montreal, Que. | 25 | 2,500 | 875 |
| M. Chevalier | " | 25 | 2,500 | 875 |
| Sir A. Lacoste | " | 25 | 2,500 | 875 |
| W. M. Macpherson | " | 25 | 2,500 | 875 |
| Sir F. Williams-Taylor | " | 25 | 2,500 | 875 |
| J. Gardner Thompson | " | 25 | 2,500 | 875 |
| Lewis Laing | " | 25 | 2,500 | 875 |
| R. E. Patterson | " | 25 | 2,500 | 875 |
| Totals | | 5,000 | 500,000 | 175,000 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1921).

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A.E. Blogg.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ | $ |
| Wright, Alfred | Toronto, Ont. | 2,000 | 1,600 |
| Sword, C. E. | Montreal, Que. | 2,000 | 1,600 |
| Blogg, A. E. | Toronto, Ont. | 2,000 | 1,600 |
| Howie, Geo. C. | New York, N.Y. | 2,000 | 1,600 |
| MacLean, Alex. | Toronto, Ont. | 2,000 | 1,600 |
| London and Lancashire Fire Insurance Co., Ltd. | London, Eng. | 490,000 | 392,000 |
| Totals | | 500,000 | 400,000 |

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 25, 1921).

A. H. C. Carson, Pres.; F. D. Williams, Vice-Pres.; A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, N. N. Cowan, G. M. Willoughby, W. H. Hunter and W. J. Wilcox.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| A. H. C. Carson and F. D. Williams | Toronto | 1,010 | 101,000 00 | 17,675 00 |
| W. T. Kernahan | " | 10 | 1,000 00 | 175 00 |
| A. H. C. Carson | " | 10 | 1,000 00 | 175 00 |
| F. D. Williams | " | 10 | 1,000 00 | 175 00 |
| A. C. McMaster | " | 10 | 1,000 00 | 175 00 |
| S. G. M. Nesbitt | Brighton, Ont. | 10 | 1,000 00 | 175 00 |
| H. N. Cowan | Toronto | 10 | 1,000 00 | 175 00 |
| G. M. Willoughby | " | 10 | 1,000 00 | 175 00 |
| W. J. Willcox | Winnipeg | 10 | 1,000 00 | 175 00 |
| W. H. Hunter | Toronto | 10 | 1,000 00 | 175 00 |
| Totals | | 1,100 | 110,000 00 | 19,250 00 |

## THE MERCANTILE FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 27, 1921).

W. A. Sims, Pres.; A. E. Blogg, Managing Director; Alfred Wright, Secretary; Arthur W. Blake, C. E. Sword, Alex. MacLean.

List of Shareholders—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Sims, W. A. | Bushey, Herts, Eng. | 20 | 2,000 | 400 |
| Wright, Alfred | Toronto, Ont. | 20 | 2,000 | 400 |
| Blogg, A. E. | " | 20 | 2,000 | 400 |
| MacLean, Alex. | " | 20 | 2,000 | 400 |
| Sword, C. E. | Montreal, Que. | 20 | 2,000 | 400 |
| Blake, Arthur W. | Winnipeg, Man. | 20 | 2,000 | 400 |
| London and Lancashire Insurance Co., Ltd. | Liverpool, Eng. | 2,380 | 238,000 | 47,600 |
| Totals | | 2,500 | 250,000 | 50,000 |

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

List of Directors—(As at Feb. 12, 1921).

L. N. Dupuis, President; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; J. G. Dubeau, Manager; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., L. A. Gagnier, M.D., J. A. Duchaine, J. B. Baillargeon, Gaspard De Serres, J. C. H. Dussault, K.C.

List of Shareholders—(As at Dec. 31, 1920)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Aubry, J. B. A | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Allard, Amédée | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Aird & Son, Reg | Montreal, Que | 2 | 200 00 | 40 00 |
| Auclair, C. & Frère | Quebec, Que | 1 | 100 00 | 20 00 |
| Archambault, O | Montreal, Que | 5 | 500 00 | 100 00 |
| Allard & Boyer | " | 1 | 100 00 | 20 00 |
| Allard, N. & Fils | " | 1 | 100 00 | 20 00 |
| Ainey, Jos | " | 100 | 10,000 00 | 2,000 00 |
| Ainey, Nap | " | 1 | 100 00 | 20 00 |
| Aeme Paper Box Co | " | 2 | 200 00 | 40 00 |
| Brien, J. A. & Cie | " | 10 | 1,000 00 | 200 00 |
| Berthiaume, Zephirin | " | 1 | 100 00 | 20 00 |
| Brunet, J. C. & Cie | " | 10 | 1,000 00 | 200 00 |
| Beauchemin, Alfred | Sorel, Que | 5 | 500 00 | 100 00 |
| Baillargeon, J. B | Montreal, Que | 100 | 10,000 00 | 2,000 00 |
| Bélair, A | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Baillargeon, Pacifique | Montréal, Que | 2 | 200 00 | 40 00 |
| Briard, Joseph | " | 5 | 500 00 | 100 00 |
| Blanchard, J. E | " | 2 | 200 00 | 40 00 |
| Bonhomme, Jos., Ltée | " | 5 | 500 00 | 100 00 |
| Baillargeon, A. F | " | 1 | 100 00 | 20 00 |
| Brunelle & Bernier | " | 5 | 500 00 | 100 00 |
| Bourdon, J. E | Maisonneuve, Que | 12 | 1,200 00 | 240 00 |
| Bourdon, Léandre | " | 2 | 200 00 | 40 00 |
| Bourdon, Wilfrid | " | 2 | 200 00 | 40 00 |
| Bourque, Jos | Hull, Que | 10 | 1,000 00 | 200 00 |
| Brault, Pierre | Montreal, Que | 3 | 300 00 | 60 00 |
| Bourdon, Camille | " | 10 | 1,000 00 | 200 00 |
| Brunet, F. C | Lachine, Que | 1 | 100 00 | 20 00 |
| Beauchamp, Narcisse | Montreal, Que | 2 | 200 00 | 40 00 |
| Bernier, J. H | " | 1 | 100 00 | 20 00 |
| Barsalou, J. & Cie, Ltée | " | 5 | 500 00 | 100 00 |
| Bissonnette, F. X | " | 5 | 500 00 | 100 00 |
| Brouillard, O | Drummondville, Que | 2 | 200 00 | 40 00 |
| Blain, N | Montreal, Que | 1 | 100 00 | 20 00 |
| Barbeau, Omer | Quebec, Que | 1 | 100 00 | 20 00 |
| Borne, L | " | 5 | 500 00 | 100 00 |
| Blais, J. F | " | 2 | 200 00 | 40 00 |
| Bélanger, Edm. & Cie | Montreal, Que | 5 | 500 00 | 100 00 |
| Bourdon, J. L | L'Epiphanie, Que | 2 | 200 00 | 40 00 |
| Blain, A | Montreal, Que | 5 | 500 00 | 100 00 |
| Bisaillon, J. E. & Cie | " | 1 | 100 00 | 20 00 |
| Brouilette, P | " | 2 | 200 00 | 40 00 |
| Bezner, M. C | Ste-Anne de Bellevue | 10 | 1,000 00 | 200 00 |
| Bourguignon, Jules | Montreal, Que | 2 | 200 00 | 40 00 |
| Bélair, A. P | " | 2 | 200 00 | 40 00 |
| Beaunoyer & Brouillet | " | 1 | 100 00 | 20 00 |
| Baillargeon, J. A | " | 13 | 1,300 00 | 260 00 |
| Bluteau, H. P | " | 1 | 100 00 | 20 00 |
| Beauchamp, A | Hull, Que | 1 | 100 00 | 20 00 |
| Beaudry, Henri | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Brochu, Camille | " | 4 | 400 00 | 80 00 |
| Bellefeuille & Ferron | Trois-Rivières, Que | 2 | 200 00 | 40 00 |
| Boivin, Johnny | Trois-Rivières, Que | 1 | 100 00 | 20 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bourque, Armand | St. Paul l'Ermite, Que. | 5 | 500 00 | 100 00 |
| Burelle, M | Montreal, Que | 1 | 100 00 | 20 00 |
| Bonhôte, Dame Clorinthe | " | 100 | 10,000 00 | 2,000 00 |
| Brossard, J. A | " | 5 | 500 00 | 100 00 |
| Bisson, J. N. E | " | 10 | 1,000 00 | 200 00 |
| Brosseau, J. A | " | 25 | 2,500 00 | 500 00 |
| Beaudoin, Dame M. C | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Cusson, Zotique | Montreal, Que | 2 | 200 00 | 40 00 |
| Cloutier, J. R | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Chénard, J. D | Berthierville, Que | 3 | 300 00 | 60 00 |
| Chouinard, J. I | Montreal, Que | 5 | 500 00 | 100 00 |
| Casavant & Frère | St. Hyacinthe, Que | 5 | 500 00 | 100 00 |
| Choquette, Arsène | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Chouinard, Michel | " | 10 | 1,000 00 | 200 00 |
| Copping, Wm | Joliette, Que | 25 | 2,500 00 | 500 00 |
| Chartrand, J. A | Montreal, Que | 5 | 500 00 | 100 00 |
| Corbeil, Emile | " | 3 | 300 00 | 60 00 |
| Corbeil, Arthur | " | 3 | 300 00 | 60 00 |
| Constantineau, O | " | 132 | 13,200 00 | 2,640 00 |
| Clark, Frank E | Magog, Co. Stanstead | 2 | 200 00 | 40 00 |
| Charland, Zénon | Verdun, Que. | 5 | 500 00 | 100 00 |
| Corbeil, Prima | Montreal, Que | 1 | 100 00 | 20 00 |
| Côté, Victor | Ville Emard, Que | 1 | 100 00 | 20 00 |
| Côté Bros. & Burritt | Montreal, Que | 45 | 4,500 00 | 900 00 |
| Charette, James | " | 1 | 100 00 | 20 00 |
| City Ice Co., Ltd | " | 30 | 3,000 00 | 600 00 |
| Chalifoux, H | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Chartier, Jos | Montreal, Que | 1 | 100 00 | 20 00 |
| Chalifour, J. O | Quebec, Que | 2 | 200 00 | 40 00 |
| Cantoin, Wilfrid | " | 5 | 500 00 | 100 00 |
| Crevier, Alph | Montreal, Que | 3 | 300 00 | 60 00 |
| Côté, Jos | Pierreville, Que | 1 | 100 00 | 20 00 |
| Cyr, Damien | Ste-Rose, Que | 1 | 100 00 | 20 00 |
| Charlebois, P. J | Montreal, Que | 1 | 100 00 | 20 00 |
| Côté, Napoléon | " | 20 | 2,000 00 | 400 00 |
| Côté, Michel | " | 10 | 1,000 00 | 200 00 |
| Cassidy, H. R | Notre Dame de Grâces, Que | 1 | 100 00 | 20 00 |
| Chagnon & Beaulieu | Montreal, Que | 1 | 100 00 | 20 00 |
| Charron, R | " | 1 | 100 00 | 20 00 |
| Caisse, Maxime | " | 1 | 100 00 | 20 00 |
| Charbonneau & Deguise | " | 2 | 200 00 | 40 00 |
| Côté, G. J. Ernest | Quebec, Que | 2 | 200 00 | 40 00 |
| Chartrain, Phillippe | Trois-Rivières, Que | 10 | 1,000 00 | 200 00 |
| Crépeau, Jules | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Charpentier, T | " | 50 | 5,000 00 | 1,000 00 |
| Champagne, H. Geo | " | 20 | 2,000 00 | 400 00 |
| Dupont & Frère | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Dufresne & Locke, Ltd | " | 10 | 1,000 00 | 200 00 |
| Duhamel, J. B | Notre Dame de Grâces | 30 | 3,000 00 | 600 00 |
| Dupuis, & Lefebvre | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Daoust, Jos | " | 5 | 500 00 | 100 00 |
| Davignon, J. P | " | 2 | 200 00 | 40 00 |
| Desrochers, Geo. Pite | Joliette, Que | 1 | 100 00 | 20 00 |
| Desjardins & Gélinas | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Deslongchamps, Arthur | " | 2 | 200 00 | 40 00 |
| David, O | Montreal, Que | 2 | 200 00 | 40 00 |
| Denis, Jos | " | 10 | 1,000 00 | 200 00 |
| Dupré, J. E | " | 2 | 200 00 | 40 00 |
| Dugas, D. & Cie | " | 5 | 500 00 | 100 00 |
| Déchaux, A. F | " | 5 | 500 00 | 100 00 |
| Déchaux, Elie | " | 5 | 500 00 | 100 00 |
| Daigle, T | " | 1 | 100 00 | 20 00 |

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Deslauriers, Jos | Ville Emard, Qué | 2 | 200 00 | 40 00 |
| Dalceggio, F | Côte des Neiges | 1 | 100 00 | 20 00 |
| Dubeau, J. G | Montréal, Que | 106 | 10,600 00 | 2,120 00 |
| Dussault, J. C. H | " | 186 | 18,600 00 | 3,720 00 |
| Dussault, Arsène | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Dansereau, Félix | Montreal, Qué | 2 | 200 00 | 40 00 |
| Drummond Shirt Co., Ltd | Drummondville, Que | 3 | 300 00 | 60 00 |
| Daigneault, F. H | Acton Vale, Que | 10 | 1,000 00 | 200 00 |
| Denis, Isaïe | Montreal, Que | 1 | 100 00 | 20 00 |
| Duchaine, J. A | Quebec, Qué | 105 | 10,500 00 | 2,100 00 |
| Drolet, F. X | " | 5 | 500 00 | 100 00 |
| Dorval, Théodule | " | 2 | 200 00 | 40 00 |
| Duchaine, L | " | 5 | 500 00 | 100 00 |
| Dubé, Anselme | Trois-Rivières, Qué | 3 | 300 00 | 60 00 |
| Demers, A | Montreal, Qué | 1 | 100 00 | 20 00 |
| Dupuis, L. N | " | 144 | 14,400 00 | 2,880 00 |
| Dubrule, C | " | 43 | 4,300 00 | 860 00 |
| Dagenais, Jos | " | 1 | 100 00 | 20 00 |
| Dalcourt, Ludger | " | 5 | 500 00 | 100 00 |
| Desmarais, S. E. & Cie | Richmond, Que | 1 | 100 00 | 20 00 |
| Dupras, Didier | Montreal, Que | 2 | 200 00 | 40 00 |
| Dagenais, M | " | 1 | 100 00 | 20 00 |
| David, Wilfrid | " | 5 | 500 00 | 100 00 |
| Deschamps, Alex | " | 5 | 500 00 | 100 00 |
| Dupuis, Rosaire | " | 10 | 1,000 00 | 200 00 |
| Dostaler, Dame Albina T | Joliette, Que | 5 | 500 00 | 100 00 |
| Dansereau, J. H | Trois-Rivières, Qué | 5 | 500 00 | 100 00 |
| Demers & Sarasin | Montreal, Que | 1 | 100 00 | 20 00 |
| DesRosiers, Agapit | " | 12 | 1,200 00 | 240 00 |
| Dussault, J. C. H. (In trust) | " | 5 | 500 00 | 100 00 |
| Deserres, G | " | 118 | 11,800 00 | 2,360 00 |
| Derome, W. J., M.D | " | 100 | 10,000 00 | 2,000 00 |
| Drouin, Joseph | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Dupré, Joseph Israel | Montreal, Que | 25 | 2,500 00 | 500 00 |
| Ethier, Arthur | " | 1 | 100 00 | 20 00 |
| Ethier, J. A. C., M.D | Sherbrooke, Qué | 5 | 500 00 | 100 00 |
| Fortin, J. P. Abel & Cie | Maisonneuve, Qué | 5 | 500 00 | 100 00 |
| Filion, A. & Frère | Montréal, Qué | 5 | 500 00 | 100 00 |
| Farlardeau, Cyrille | Quebec, Que | 3 | 300 00 | 60 00 |
| Fortier, Nazaire & Cie | " | 5 | 500 00 | 100 00 |
| Fortin, D | Montréal, Que | 10 | 1,000 00 | 200 00 |
| Ferland, J. O. & Frère | L'Epiphanie, Que | 2 | 200 00 | 40 00 |
| Farand & Delorme | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Frittes, Jean | " | 1 | 100 00 | 20 00 |
| Fleury, F. A., M. D | " | 10 | 1,000 00 | 200 00 |
| Frenette, Arsène | " | 2 | 200 00 | 40 00 |
| Fortier, L. E., M.D | " | 50 | 5,000 00 | 1,000 00 |
| Favreau & Corbeau | " | 3 | 300 00 | 60 00 |
| Faribault, Norbert | " | 5 | 500 00 | 100 00 |
| Forest, Mde. Roch | " | 10 | 1,000 00 | 200 00 |
| Gagnon, J. A | Maisonneuve, Que | 1 | 100 00 | 20 00 |
| Gougeon, Josephat | " | 5 | 500 00 | 100 00 |
| Gauthier, A | Montreal, Que | 1 | 100 00 | 20 00 |
| Guibault, J. Alex | Joliette, Que | 5 | 500 00 | 100 00 |
| Grenier, E. P., M.D | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Grothé, L. O. & Cie | " | 5 | 500 00 | 100 00 |
| Gagnon, J. O | " | 2 | 200 00 | 40 00 |
| Grothé, F. A | " | 5 | 500 00 | 100 00 |
| Gratton, Alph | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Gobeille, F. & Fils | Montréal, Que | 5 | 500 00 | 100 00 |
| Giguère, L. & Cie | " | 10 | 1,000 00 | 200 00 |
| Gauthier, Provost & Frère | " | 6 | 600 00 | 120 00 |
| Gaudreau, F. C | " | 2 | 200 00 | 40 00 |
| Gingras & Cie | " | 1 | 100 00 | 20 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Guay, F. X | Montreal, Que | 2 | 200 00 | 40 00 |
| Goudreau, C. & Cie | " | 1 | 100 00 | 20 00 |
| Gosselin, Origène | Drummondville | 1 | 100 00 | 20 00 |
| Germain, Louis | Montreal, Que | 3 | 300 00 | 60 00 |
| Gilbert Paye & Cie | " | 5 | 500 00 | 100 00 |
| Goulet, O | Quebec, Que | 5 | 500 00 | 100 00 |
| Gratton, J. B | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Gélinas, C. P | Trois-Rivières, Que | 2 | 200 00 | 40 00 |
| Girard & Godin | " | 5 | 500 00 | 100 00 |
| Godin, J. N | " | 2 | 200 00 | 40 00 |
| Guay, Eugène | Montreal, Que | 1 | 100 00 | 20 00 |
| Giard, B | " | 1 | 100 00 | 20 00 |
| Gagnon, Abundius | " | 1 | 100 00 | 20 00 |
| Gagnon, G | Thurso, Que | 1 | 100 00 | 20 00 |
| Granger, Ulric | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Gagnier, L.A., M.D | " | 100 | 10,000 00 | 2,000 00 |
| Gervais, J. T | " | 1 | 100 00 | 20 00 |
| Goulet, Théo | " | 1 | 100 00 | 20 00 |
| Guilbault, T | " | 15 | 1,500 00 | 300 00 |
| Grégoire, Adrien | Notre Dame de Grâce, Que | 3 | 300 00 | 60 00 |
| Gauthier, H. Enrg | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Germain & Frère | Trois-Rivières, Que | 10 | 1,000 00 | 200 00 |
| Girard, Philippe | Montreal, Que | 1 | 100 00 | 20 00 |
| Giroux, J. H | Trois-Rivières, Que | 1 | 100 00 | 20 00 |
| Gadoury, Jos | Montreal, Que | 3 | 300 00 | 60 00 |
| Gagnon, Alfred | " | 5 | 500 00 | 100 00 |
| Gauthier, Z. & Cie | " | 1 | 100 00 | 20 00 |
| Gauthier, Mde Henri | " | 15 | 1,500 00 | 300 00 |
| Giroux, J. B | " | 1 | 100 00 | 20 00 |
| Gignac, J. L | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Guilbault, J. A | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Holléy, T | St. Hyacinthe, Que | 5 | 500 00 | 100 00 |
| Hardy, J. E | Montreal, Que | 2 | 200 00 | 40 00 |
| Hall Bros | " | 1 | 100 00 | 20 00 |
| Hayes, W. E | " | 100 | 10,000 00 | 2,000 00 |
| Hébert, Paul | Quebec, Que | 5 | 500 00 | 100 00 |
| Hamelin, Chs. & Fils | Trois-Rivières, Que | 6 | 600 00 | 120 00 |
| Hirbour, A. F. G | Montreal, Que | 50 | 5,000 00 | 1,000 00 |
| Hamelin, Chs | Trois-Rivières, Que | 10 | 1,000 00 | 200 00 |
| Hickey & Aubut | Montreal, Que | 2 | 200 00 | 40 00 |
| Hamelin, Chs. Ed | Trois-Rivières, Que | 5 | 500 00 | 100 00 |
| Joubert, S. D. (In trust) | Outremont, Que | 10 | 1,000 00 | 200 00 |
| Joubert, J. J., Ltée | Montreal, Que | 2 | 200 00 | 40 00 |
| Jobin, Elie, Ltée | Quebec, Que | 1 | 100 00 | 20 00 |
| Jobin & Paquet | " | 2 | 200 00 | 40 00 |
| Jinchereau, J. B. & Lamonde, P. A | " | 5 | 500 00 | 100 00 |
| Jobin, Chrysanthe | " | 1 | 100 00 | 20 00 |
| Jauvin, Philippe | Lac St-Jean | 20 | 2,000 00 | 400 00 |
| Jarry, Stanislas | St. Laurent, Que | 32 | 3,200 00 | 640 00 |
| Kochenburger, Daniel | Montreal, Que | 5 | 500 00 | 100 00 |
| Kieffler Bros | " | 1 | 100 00 | 20 00 |
| La Cie Carrière & Frère, Ltée | " | 10 | 1,000 00 | 200 00 |
| Legault, Arsène | " | 1 | 100 00 | 20 00 |
| Laurier, Jos | " | 10 | 1,000 00 | 200 00 |
| Lamy, P. & Frère | " | 1 | 100 00 | 20 00 |
| Lalongé, Cléophas | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Lanthier, F. X. R | " | 10 | 1,000 00 | 200 00 |
| Lavigueur, J. R | Montreal, Que | 5 | 500 00 | 100 00 |
| Lefebvre, William | " | 1 | 100 00 | 20 00 |
| Landreville & Huard | St. Sulpice, Que | 1 | 100 00 | 20 00 |
| Lymburner, Limited | Montreal, Que | 2 | 200 00 | 40 00 |
| Lamarche, J. P | " | 100 | 10,000 00 | 2,000 00 |
| Limoges, Olivier | " | 1 | 100 00 | 20 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount. subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lebel, Geo | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Latourelle, T | " | 10 | 1,000 00 | 200 00 |
| Larin, G. E., M.D | " | 195 | 19,500 00 | 3,900 00 |
| Laurent & Frère | " | 5 | 500 00 | 100 00 |
| Librairie Beauchemin, Limitée | " | 10 | 1,000 00 | 200 00 |
| Laverdure, William | " | 2 | 200 00 | 40 00 |
| Lafrançois, Chs | " | 1 | 100 00 | 20 00 |
| Leboeuf, J. H. & Cie | Ville St. Pierre, Que | 5 | 500 00 | 100 00 |
| Lemay, Albéric | Viauville, Que | 1 | 100 00 | 20 00 |
| Legault, J. & Cie | Montreal, Que | 5 | 500 00 | 100 00 |
| Lauzon & Ethier | " | 1 | 100 00 | 20 00 |
| Labelle, Eusèbe | Pont Viau, Co. Laval | 1 | 100 00 | 20 00 |
| La Fonderie de Victoriaville | Victoriaville, Que | 2 | 200 00 | 40 00 |
| Lambert, Arthur | Notre Dame de Grace, Que | 2 | 200 00 | 40 00 |
| La Cie Cantin & Fils | Warwick, Que | 1 | 100 00 | 20 00 |
| Lefrançois, Jos | Quebec, P.Q | 5 | 500 00 | 100 00 |
| La Cie de Machineries Mercier | Levis, Que | 5 | 500 00 | 100 00 |
| Lachance & Tanguay | Quebec, Que | 5 | 500 00 | 100 00 |
| Larochelle, J. H. & Fils, Ltée | " | 5 | 500 00 | 100 00 |
| Leduc & Fortin | Beauharnois, Que | 5 | 500 00 | 100 00 |
| Larivière, A. C | Montreal, Que | 1 | 100 00 | 20 00 |
| La Cie Gauthier & Frère | Quebec, Que | 5 | 500 00 | 100 00 |
| Larose, W | Montreal, Que | 10 | 1,000 00 | 200 00 |
| La Cie Buanderie à Vapeur | Trois Rivières, Que | 2 | 200 00 | 40 00 |
| Lymburner, T. & Fils | " | 2 | 200 00 | 40 00 |
| Limoges & Cie | Terrebonne, Que | 5 | 500 00 | 100 00 |
| Lafond, F. X | Montreal, Que | 1 | 100 00 | 20 00 |
| Labelle, Félix | Ste. Rose de Laval, Que | 10 | 1,000 00 | 200 00 |
| Long, Geo | Los Angeles, California | 5 | 500 00 | 100 00 |
| Lanoix, J. C | Montreal, Que | 2 | 200 00 | 40 00 |
| Labrecque, Nap | Sherbrooke, Que | 1 | 100 00 | 20 00 |
| Lacroix, Jos | Montreal, Que | 5 | 500 00 | 100 00 |
| Laflamme, Albert | " | 3 | 300 00 | 60 00 |
| Landry, Jos | " | 2 | 200 00 | 40 00 |
| La Cie Savoie Guay | Plessisville, Que | 3 | 300 00 | 60 00 |
| Laberge, R | Montreal, Que | 2 | 200 00 | 40 00 |
| Legault & Frère | " | 1 | 100 00 | 20 00 |
| Lajeunesse, W | " | 10 | 1,000 00 | 200 00 |
| Larose, Alcide L | " | 5 | 500 00 | 100 00 |
| Lamarche, Joseph | " | 10 | 1,000 00 | 200 00 |
| Lebeau, Chs. W | " | 5 | 500 00 | 100 00 |
| Lessard, C. E | " | 20 | 2,000 00 | 400 00 |
| Langevin, J. H | " | 5 | 500 00 | 100 00 |
| Lavoie & Lavoie | " | 1 | 100 00 | 20 00 |
| Landreau, Geo | " | 3 | 300 00 | 60 00 |
| Lafleur, Jos | Ste. Agathe des Monts | 1 | 100 00 | 20 00 |
| Langevin, Ferdinand | Waterloo, Que | 5 | 500 00 | 100 00 |
| Lapalme, H. J. & Fils | Montreal, Que | 1 | 100 00 | 20 00 |
| Lafontaine, Aymé | " | 3 | 300 00 | 60 00 |
| Lavallée, Arsène | " | 10 | 1,000 00 | 200 00 |
| Lamarche, A. Joseph | " | 2 | 200 00 | 40 00 |
| Lamontagne, Aimé | " | 2 | 200 00 | 40 00 |
| Laporte & Forest | " | 2 | 200 00 | 40 00 |
| Laperrière, Donat | " | 3 | 300 00 | 60 00 |
| Laporte, Martin, Ltée | " | 1 | 100 00 | 20 00 |
| LaParisienne Shoe Co | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Lamontagne, Racine & Cie | Quebec, Que | 2 | 200 00 | 40 00 |
| Labrecque, J. O. & Cie | Montreal, Que | 1 | 100 00 | 20 00 |
| Levasseur, Henri | Victoriaville, Que | 1 | 100 00 | 20 00 |
| Lamarche, J. A., Ptre | L'Assomption, Que | 5 | 500 00 | 100 00 |
| Morin, J. T | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Martin, Frères & Cie., Ltée | " | 5 | 500 00 | 100 00 |
| Marchand, C. A | " | 10 | 1,000 00 | 200 00 |
| Martineau, O. Fils, Ltée | " | 20 | 2,000 00 | 400 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Meunier, Elie | St. Jérôme, Que | 1 | 100 00 | 20 00 |
| Morin, L. P. & Fils | St. Hyacinthe, Que | 5 | 500 00 | 100 00 |
| Mathieu, J. O | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Martineau & Prénoveau | " | 25 | 2,500 00 | 500 00 |
| Mercure, Alfred | " | 10 | 1,000 00 | 200 00 |
| Meunier, E | " | 2 | 200 00 | 40 00 |
| Meunier & Cie. Frs | " | 1 | 100 00 | 20 00 |
| Marsan & Frère | " | 5 | 500 00 | 100 00 |
| Morin, Clovis | " | 3 | 300 00 | 60 00 |
| Marcotte, A., M.D | St. Basile, Co. Portneuf. | 2 | 200 00 | 40 00 |
| Martial, Jos. & Fils | Maisonneuve | 1 | 100 00 | 20 00 |
| Marchand, Antoine | " | 2 | 200 00 | 40 00 |
| Millen & Frère | Ahuntsic, Que | 3 | 300 00 | 60 00 |
| Meunier, O. B | Maisonneuve, Que | 1 | 100 00 | 20 00 |
| Mercure, A | Drummondville, Que | 2 | 200 00 | 40 00 |
| Martin, Cyrisse | Montreal, Que | 15 | 1,500 00 | 300 00 |
| Massicotte, J. P. H., M.D | Victoriaville, Que | 2 | 200 00 | 40 00 |
| Morrissette, C. E. Emile, Ltée | Quebec, Que | 5 | 500 00 | 100 00 |
| Malo, Edgar | Montreal, Que | 1 | 100 00 | 20 00 |
| Marineau, Henri | Victoriaville, Que | 1 | 100 00 | 20 00 |
| Marchand, Zéphirin & Fils | Trois-Rivières, Que | 5 | 500 00 | 100 00 |
| Marion, J. P | Montreal, Que | 1 | 100 00 | 20 00 |
| Massicotte, L | " | 2 | 200 00 | 40 00 |
| McLaren, W. Frederick | " | 2 | 200 00 | 40 00 |
| McLaren, R. W | " | 1 | 100 00 | 20 00 |
| Millette, Léonide | Rosemont, Que | 5 | 500 00 | 100 00 |
| Mercure, J. Rosario | Montreal, Que | 1 | 100 00 | 20 00 |
| Marchand, O | " | 1 | 100 00 | 20 00 |
| Mageau, J. E | L'Epiphanie, Que | 5 | 500 00 | 100 00 |
| Marier, J. A | Montreal, Que | 5 | 500 00 | 100 00 |
| Martineau, J. B | Maisonneuve | 4 | 400 00 | 80 00 |
| Martineau, J. O | Montreal, Que | 25 | 2,500 00 | 500 00 |
| Marcoux, G | " | 5 | 500 00 | 100 00 |
| Morin, Joseph | Quebec, Que | 5 | 500 00 | 100 00 |
| Martel, J. L. H., M.D | Montreal, Que | 25 | 2,500 00 | 500 00 |
| Marsh, Mrs. Annie M | Quebec, Que | 5 | 500 00 | 100 00 |
| Martineau, O | Montreal, Que | 100 | 10,000 00 | 2,000 00 |
| Normand, A. N | Montmagny, Que | 10 | 1,000 00 | 200 00 |
| Noel, L. O | Sherbrooke, Que | 1 | 100 00 | 20 00 |
| Normand & Légaré | Montreal, Que | 2 | 200 00 | 40 00 |
| Normandin, Ovide | " | 50 | 5,000 00 | 1,000 00 |
| Ouellette & St. Pierre | St. Lambert, Que | 1 | 100 00 | 20 00 |
| Préfontaine, Thos. Jr | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Pariseau & Frère | " | 1 | 100 00 | 20 00 |
| Parent, J. C | " | 10 | 1,000 00 | 200 00 |
| Pichette, Alfred | " | 1 | 100 00 | 20 00 |
| Paquette, Ferdinand | " | 2 | 200 00 | 40 00 |
| Pepin, E. M. R | St. Basile, Co. Portneuf. | 2 | 200 00 | 40 00 |
| Provost, J. L. M | Montreal, Que | 5 | 500 00 | 100 00 |
| Pauzé, Wilfrid H | Côte des Neiges | 2 | 200 00 | 40 00 |
| Pepin, D. E | Magog, Co. Stanstead | 1 | 100 00 | 20 00 |
| Presseau, J. A | Montreal, Que | 1 | 100 00 | 20 00 |
| Piché, J. G., M.D | " | 77 | 7,700 00 | 1,040 00 |
| Prud'homme & Frère | Verdun, Que | 1 | 100 00 | 20 00 |
| Paradis & Boisvert | Montreal, Que | 1 | 100 00 | 20 00 |
| Perrault Printing Co | " | 1 | 100 00 | 20 00 |
| Pouliot, Arthur | Quebec, Que | 1 | 100 00 | 20 00 |
| Panneton, E. F | Trois Rivières, Que | 4 | 400 00 | 80 00 |
| Préfontaine, E. & Fils | Longueuil, Que | 5 | 500 00 | 100 00 |
| Pagé, Philémon | Montreal, Que | 7 | 700 00 | 140 00 |
| Patenaude, Eugène | Outremont, Que | 5 | 500 00 | 100 00 |
| Paquette, Achille & Albert, Drs | Quebec, Que | 30 | 3,000 00 | 600 00 |
| Picotte, J. N., M. D | Montreal, Que | 20 | 2,000 00 | 400 00 |
| Papineau, G | Montréal, Qué | 5 | 500 00 | 100 00 |
| Parker, W. H | Buckingham, Que | 1 | 100 00 | 20 00 |
| Peters, L. H., Ltd | Quebec, Que | 1 | 100 00 | 20 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Perras, O. | Montreal, Que | 1 | 100 00 | 20 00 |
| Papineau, Hormidas | " | 1 | 100 00 | 20 00 |
| Patenaude, O. | " | 10 | 1,000 00 | 200 00 |
| Paquin, J. H. | Outremont, Que | 5 | 500 00 | 100 00 |
| Prévost, Adolphe | Montreal, Que | 5 | 500 00 | 100 00 |
| Picard, Léger | Quebec, Que | 3 | 300 00 | 60 00 |
| Phaneuf, Ed. | Maisonneuve, Que | 1 | 100 00 | 20 00 |
| Pelletier, J. | Montreal, Que | 50 | 5,000 00 | 1,000 00 |
| Phaneuf, J. E. | St. Hughes, Que | 10 | 1,000 00 | 200 00 |
| Robin & Frères | Montreal, Que | 2 | 200 00 | 40 00 |
| Roberge, Jos. | " | 2 | 200 00 | 40 00 |
| Rhéaume, Joseph | Maisonneuve, Que | 5 | 500 00 | 100 00 |
| Roger, Alphée | Montreal, Que | 1 | 100 00 | 20 00 |
| Richard, Archibald | Maisonneuve, Que | 1 | 100 00 | 20 00 |
| Reed, Walter | L'Assomption, Que | 1 | 100 00 | 20 00 |
| Robillard, H | Montreal, Que | 3 | 300 00 | 60 00 |
| Richard, Elie | Quebec, Que | 1 | 100 00 | 20 00 |
| Robillard, Clément | Montreal, Que | 100 | 10,000 00 | 2,000 00 |
| Riopel, Edmond | " | 1 | 100 00 | 20 00 |
| Rhéaume, Arthur | " | 2 | 200 00 | 40 00 |
| Riberdy, J. A., M.D. | La Tuque Falls, Que | 10 | 1,000 00 | 200 00 |
| Royal Toilet Service | Montreal, Que | 6 | 600 00 | 120 00 |
| Robin, L. E. | " | 3 | 300 00 | 60 00 |
| Rousseau, Alf. | " | 1 | 100 00 | 20 00 |
| Ready, Arthur | " | 10 | 1,000 00 | 200 00 |
| Sarassin, Nap. | " | 5 | 500 00 | 100 00 |
| St. Amand, Joseph | " | 5 | 500 00 | 100 00 |
| Sheppard, Jas. & Son | Sorel, Que | 5 | 500 00 | 100 00 |
| Saumure, Philippe | St. Jérôme, Que | 5 | 500 00 | 100 00 |
| Sauvageau, Ureisse | Montreal, Que | 1 | 100 00 | 20 00 |
| Shinnick, J. A. | " | 5 | 500 00 | 100 00 |
| Savard, Donat. | Maisonneuve, Que | 1 | 100 00 | 20 00 |
| Sénéeal, & Quidoz | Ste. Thérèse, Que | 2 | 200 00 | 40 00 |
| Sicotte, Josephat | Maisonneuve Que | 1 | 100 00 | 20 00 |
| Standard Lime Co., Ltd | Joliette, Que | 5 | 500 00 | 100 00 |
| Simard, Maxime | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Strachan, James, Esq. | Montreal, Que | 5 | 500 00 | 100 00 |
| Strachan, A. & L. | " | 2 | 200 00 | 40 00 |
| Séminaire St. Sulpice | " | 100 | 10,000 00 | 2,000 00 |
| Surveyer, L. J. A. | " | 10 | 1,000 00 | 200 00 |
| Sauvé, Chs. | St. Guillaume d'Upton | 4 | 400 00 | 80 00 |
| St. Pierre, J. C., M.D. | Sherbrooke, Que | 80 | 8,000 00 | 1,600 00 |
| Tremblay, J. E. | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Robert, Dame E. | " | 2 | 200 00 | 40 00 |
| Tardif, O. | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Tremblay, F. | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Tessier, Edouard | Maisonneuve, Que | 10 | 1,000 00 | 200 00 |
| Tardif, Wilfrid | Viauville, Que | 30 | 3,000 00 | 600 00 |
| The Standard Paper Box Co., Ltd | Montreal, Que | 1 | 100 00 | 20 00 |
| The King Paper Box Co., Ltd | Maisonneuve, Que | 2 | 200 00 | 40 00 |
| Tessier, H. | Montreal, Que | 5 | 500 00 | 100 00 |
| The Tourville Lumber Mills Co. | " | 10 | 1,000 00 | 200 00 |
| The Victoria Clothing Co. | Victoriaville, Que | 1 | 100 00 | 20 00 |
| The Canadian Rattan Chair Co., Ltd | " | 2 | 200 00 | 40 00 |
| The Canada Mattress Mfg. Co. | " | 3 | 300 00 | 60 00 |
| The Canadian Blower and Forge Co. | Kitchener, Ont | 1 | 100 00 | 20 00 |
| Tourigny & Marois | Quebec, Que | 5 | 500 00 | 100 00 |
| Terreau & Racine | " | 5 | 500 00 | 100 00 |
| The Royal Paper Box Co. | " | 5 | 500 00 | 100 00 |
| Turmaine, Narcisse | Montreal, Que | 1 | 100 00 | 20 00 |
| Thériault, J. E. | " | 50 | 5,000 00 | 1,000 00 |
| Thouin, Gaspard | " | 75 | 7,500 00 | 1,500 00 |
| Truchon, Henri | Montreal, Que | 5 | 500 00 | 100 00 |
| Trudeau, J. C. E. | " | 20 | 2,000 00 | 400 00 |
| Tourigny, Paul | Victoriaville, Que | 8 | 800 00 | 160 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Villeneuve, L. & Co | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Vaillancourt, B | " | 2 | 200 00 | 40 00 |
| Vessot, S | Joliette, Que | 10 | 1,000 00 | 200 00 |
| Viau, I. & Fils | St. Jérôme, Que | 2 | 200 00 | 40 00 |
| Varin, Victor | Montreal, Que | 1 | 100 00 | 20 00 |
| Vadeboncœur, Edmond | " | 5 | 500 00 | 100 00 |
| Vaillancourt, Louis | " | 1 | 100 00 | 20 00 |
| Vézina, Chas., Enrg | Quebec, Que | 2 | 200 00 | 40 00 |
| Valois, J. J | Montreal, Que | 5 | 500 00 | 100 00 |
| Villeneuve, L | " | 10 | 1,000 00 | 200 00 |
| Paradis, Vincent & Cie | " | 1 | 100 00 | 20 00 |
| Villeneuve, J. Arthur | " | 80 | 8,000 00 | 1,600 00 |
| Warwick Overall Co | Warwick, Co. Arthab'a | 1 | 100 00 | 20 00 |
| Welhelmy, D | Montreal, Que | 1 | 100 00 | 20 00 |
| Warren, Wilfrid | " | 20 | 2,000 00 | 400 00 |
| Wayland, W. A | " | 5 | 500 00 | 100 00 |
| Bélanger, O | " | 5 | 500 00 | 100 00 |
| Carignan, J. Alex | Trois Rivières, Que | 1 | 100 00 | 20 00 |
| Fashion Craft Mfgs. Ltd | Montreal, Que | 5 | 500 00 | 100 00 |
| Grandbois, M. A., Enrg | St. Casimir, Que | 10 | 1,000 00 | 200 00 |
| Hamon & Hess | Montreal, Que. | 1 | 100 00 | 20 00 |
| Ouimet, Honorat | Ste. Rose, Que | 2 | 200 00 | 40 00 |
| Quintal, Omer | Viauville, Que | 5 | 500 00 | 100 00 |
| Quebec Glove Leather Mfr | Limoilou, Que | 1 | 100 00 | 20 00 |
| Lapointe, Albert | " | 2 | 200 00 | 40 00 |
| Canada Lime & Builders Supply Co | Montreal, Que | 2 | 200 00 | 40 00 |
| Thomson, W. H | Thurso, Que | 5 | 500 00 | 100 00 |
| Caron & Surprenant | Maisonneuve Que | 1 | 100 00 | 20 00 |
| Constantineau, Paul | Montreal, Que | 5 | 500 00 | 100 00 |
| Dagenais, H | " | 9 | 900 00 | 180 00 |
| Hamelin, T | Trois Rivières, Que | 5 | 500 00 | 100 00 |
| Dupuis, J. N | Montreal, Que | 51 | 5,100 00 | 1,020 00 |
| Roberge, Melodie | " | 2 | 200 00 | 40 00 |
| Lafontaine, J | " | 1 | 100 00 | 20 00 |
| Dupuis, Louis | " | 5 | 500 00 | 100 00 |
| Bisaillon, Dame M. A. E. et als | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Giguère, Eudore | Lachine, Que | 2 | 200 00 | 40 00 |
| Gosselin, Dame Elmire | Montreal, Que | 1 | 100 00 | 20 00 |
| Couture-Gingras, Mde. Sara | Quebec, Que | 100 | 10,000 00 | 2,000 00 |
| Normandin & Des Rosiers | Montreal, Que | 10 | 1,000 00 | 200 00 |
| Bouchard, Amédée Enr | " | 2 | 200 00 | 40 00 |
| Totals | | 5,000 | 500,000 00 | 99,500 00 |

## MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1920).

S. D. Works, Chairman of Board; L. M. Fingard, President and General Manager; H. Everett, J. A. Tremblay, and R. B. Graham, Vice-presidents; Chas. E. Hanslip, Secretary-Treasurer; N. J. McMichael, T. J. Barrell, J. A. Patterson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Residence. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| M. J. McMichael | Winnipeg, Man. | 250,000 00 | 44,125 00 |
| G. W. Curtiss | Minneapolis, Minn. | 1,500 00 | 1,500 00 |
| M. L. Fisch | Windom, Minn. | 500 00 | 500 00 |
| G. W. Gillam | " | 1,000 00 | 1,000 00 |
| W. R. Jeffers | " | 350 00 | 350 00 |
| G. G. Sawyer | Annandale, Minn. | 500 00 | 500 00 |
| T. T. Worham | Minneapolis, Minn. | 1,500 00 | 1,500 00 |
| G. W. Andrick | " | 900 00 | 900 00 |
| H. S. Gibson | Selah, Wis | 500 00 | 500 00 |
| L. F. Warner | St. Paul, Minn. | 300 00 | 300 00 |
| Minneapolis Trust Co | Minneapolis, Minn. | 1,250 00 | 1,250 00 |
| R. B. Graham | Winnipeg, Man. | 2,550 00 | 450 07 |
| L. M. Fingard | " | 2,500 00 | 441 25 |
| C. E. Hanslip | " | 2,500 00 | 441 25 |
| S. D. Works | Minneapolis, Minn. | 2,500 00 | 441 25 |
| D. M. Gunn | " | 2,500 00 | 1,127 50 |
| H. Everett | " | 2,500 00 | 441 25 |
| J. E. Burchard | " | 2,500 00 | 2,500 00 |
| Zenith Cos. Inc | " | 221,650 00 | 40,809 40 |
| P. O. Works | Winnipeg, Man. | 2,500 00 | 2,500 00 |
| Total | | 500,000 00 | 101,576 97 |

## THE MOUNT ROYAL ASSURANCE COMPANY.

List of Directors—(As at Feb. 28, 1921).

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

List of Shareholders—(As at December 31, 1920).

| Name. | Address. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ cts. |
| Beaubien, L. G. & Cie | Montreal | 300 00 |
| Beauchemin, L. J. O. | " | 500 00 |
| Beaudet, G. | Victoriaville, P.Q. | 140 00 |
| Beckit, O. G. | Montreal | 500 00 |
| Begg, Herbert | Toronto, Ont. | 500 00 |
| Belleau, Neuville | Quebec | 1,500 00 |
| Berger, Succ'n Chs. | Montreal | 500 00 |
| Boisvert, J. H. | Quebec | 170 00 |
| Cardinal, Succ'n J. T. | Montreal | 500 00 |
| Caron, Rev. J. B. T. | St-Maurice, P.Q. | 1,000 00 |
| Chaput, C. | Montreal | 1,000 00 |
| Charland, A. | " | 400 00 |
| Clément, J. E. | " | 16,080 00 |
| Copping, W. J. | Joliette, P.Q. | 1,000 00 |
| Clément, Succ'n J. E. | Montreal | 250 00 |
| Cline Michael | Cornwall, Ont. | 100 00 |
| D'Argencourt, L. O. | Montreal | 1,000 00 |
| Décarie, Hon. J. L. | " | 12,600 00 |
| Décarie, Juliette Mme. | " | 10,000 00 |
| Douglas, J. R. | Amherst, N.S. | 1,000 00 |
| Dubuc, A. | Montreal | 100 00 |
| Dufour, J. | St. Moise, P.Q. | 100 00 |
| Ekers, H. A. | Montreal | 3,750 00 |
| Ethier, J. | " | 1,000 00 |
| Fiset, Succ'n Hon. J. B. R. | Rimouski, P.Q. | 500 00 |
| Fournier, J. E. | Montreal | 250 00 |
| Gariépy, H. | " | 200 00 |
| Gélinas, A. | Pointe aux Trembles, P.Q. | 500 00 |
| Granger, Succ'n F. J. | Montreal | 500 00 |
| Gouin, Sir Lomer | Quebec | 1,750 00 |
| Groth¼, R. O. A. A. & L. E. | Montreal | 1,000 00 |
| Harshaw, Archd. T. | Napanee, Ont. | 100 00 |
| Hudon, Marie Léa Cora | Waterloo, P.Q. | 500 00 |
| La Communauté des Srs de la Visitation St. Marie | Ottawa, Ouest. | 500 00 |
| Lamy, H. | Montreal | 500 00 |
| Larue, L. | " | 500 00 |
| Lemieux, J. H. | Outremont | 250 00 |
| Lespérance, A. P. | Montreal | 500 00 |
| Letendre, J. B. | " | 100 00 |
| Lett, F. A. | Barrie, Ont. | 500 00 |
| Lariviére, E. | Longue-Pointe | 500 00 |
| Langlais, Mme H. | Montreal | 750 00 |
| Mathieu, Succ'n J. B. E. | " | 300 00 |
| McAdam, Miss Joséphine C. | Toronto, Ont. | 1,000 00 |
| McKergow, J. | Montreal | 250 00 |
| McNally, Mrs. A. | " | 2,750 00 |
| Normandin, A. | " | 2,000 00 |
| Ouimet, E. A. | " | 2,670 00 |
| Ouimet, Succ'n Hon. J. A. | " | 40 00 |
| Ouimet, Berthe R. MMe. | " | 10,000 00 |
| Ouimet, Paul de R. | " | 1,000 00 |
| Paterson, M. E., Mrs. | Toronto, Ont. | 500 00 |

SESSIONAL PAPER No. 8

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ cts. |
| Macdonald, Mrs. Margaret H. | Toronto | 350 00 |
| Ouimet, Thérèse, épouse de Pierre Beullac | Montreal | 260 00 |
| Ouimet, Eugénie | " | 260 00 |
| Ouimet, Marie | " | 260 00 |
| Ouimet, Aldéric | " | 260 00 |
| Macdonald, J. A. | Toronto, Ont | 100 00 |
| McGowan, W. J. | Montreal | 290 00 |
| Johnson, Frs. E. | Londres, Angleterre | 30,000 00 |
| Payne, Elford G. | Hamilton, Ont. | 250 00 |
| Pérodeau, Hon. N. | Montreal | 1,000 00 |
| Pelletier, Hon. L. P. | Quebec | 1,750 00 |
| Phelan, F. E. | Montreal | 100 00 |
| Plouffe, H. | " | 300 00 |
| Philps, A. | Huntingdon, P.Q. | 200 00 |
| Rainville, H. F. | Montreal | 7,250 00 |
| Rainville, Paul | " | 7,000 00 |
| Rainville, Eugénie A. | " | 5,000 00 |
| Rainville, Hon. H. B. | " | 79,210 00 |
| Rainville, G. R. | " | 1,660 00 |
| Rougier, P. V. | " | 100 00 |
| Séminaire de St-Sulpice | " | 6,850 00 |
| Santoire, A. T. Z. | St.Chrysostôme, P.Q. | 500 00 |
| Savard, Mme J. A. | Montreal | 50 00 |
| Simard, A. | " | 800 00 |
| Thibaudeau, A. | " | 100 00 |
| Tremblay, W. | " | 100 00 |
| Trenholme, W. H. | " | 100 00 |
| Trudel J. D. | " | 250 00 |
| Vaillancourt, J. A. | " | 1,000 00 |
| Vezina, Mde. J. B. | Quebec, P.Q. | 500 00 |
| Ward, J. | Montreal | 200 00 |
| Wilson, Hon. J. M. | " | 20,000 00 |
| York, Henry H. | Toronto, Ont. | 50 00 |
| Total | | 250,000 00 |

## THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

LIST OF DIRECTORS—(as at March 5, 1921).

H. W. Cameron, Pres.; J. W. Regan, Vice-Pres.; C. W. Gunning, Managing Director; C. S. Barss, S. P. Goudey.

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1921).

A. W. Robertson, Pres.; Chas. F. Dale and J. J. Meagher, K.C., Vice-Pres.; Hugh Quinlan, W. D'E. Strickland, J. D. Montgomery, Wm. Clelland, W. S. Dresser, W. Parkyn Murray.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Amount. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bradshaw, W. T. | Toronto, Ont. | 75 | 7,500 00 | 2,500 00 |
| Dale, Chas. F. | Montreal, P.Q. | 976 | 97,600 00 | 19,533 33 |
| Dale, (in trust) Chas. F. | " | 235 | 23,500 00 | 4,833 33 |
| Dyment, A. E. | Toronto, Ont. | 75 | 7,500 00 | 2,500 00 |
| Gittleson, Leonard | Montreal, P.Q. | 5 | 500 00 | 500 00 |
| Mathias, P. F. | " | 10 | 1,000 00 | 1,000 00 |
| Meagher, J. J. (in trust) | " | 55 | 5,500 00 | 3,500 00 |
| Montgomery, J. D. | Toronto, Ont. | 70 | 7,000 00 | 2,333 33 |
| Murphy, Miss L. V. | Montreal, P.Q. | 160 | 16,000 00 | 4,000 00 |
| Murray, W. Parkyn | Toronto, Ont. | 25 | 2,500 00 | 2,500 00 |
| McCulloch, Janet H | Montreal, P.Q. | 10 | 1,000 00 | 333 33 |
| Peacock, P. W. | " | 130 | 13,000 00 | 3,000 00 |
| Potter, P. E. | " | 112 | 11,200 00 | 2,400 00 |
| Strickland, W. D'E. | Toronto, Ont. | 30 | 3,000 00 | 1,000 00 |
| Holden, Rufus C | Montreal, P.Q. | 60 | 6,000 00 | 6,000 00 |
| Holden, Arthur R | " | 5 | 500 00 | 500 00 |
| Holden, Dr. Donald B. | Victorin, B.C. | 5 | 500 00 | 500 00 |
| Holden, Executors Estate J. C. Holden | Westmount, P.Q. | 10 | 1,000 00 | 1,000 00 |
| National Trust Co., Ltd., Executor of Estate late A. J. Macpherson | Montreal, P.Q. | 30 | 3,000 00 | 1,000 00 |
| Shirres, David Alexander | " | 30 | 3,000 00 | 1,000 00 |
| Peacock, Wm. | Winnipeg, Man. | 50 | 5,000 00 | 1,666 66 |
| Ness, Mrs. Margaret S. | Ottawa, Ont. | 10 | 1,000 00 | 333 33 |
| Ridout, H. E. | Toronto, Ont. | 10 | 1,000 00 | 333 33 |
| Birks, Gerald W. | Montreal, P.Q. | 30 | 3,000 00 | 1,000 00 |
| Clelland, Wm. | " | 25 | 2,500 00 | 833 33 |
| Willmott, estate of John H. | Bracebridge, Ont. | 40 | 4,000 00 | 4,000 00 |
| Robertson, A. W. | Montreal, P.Q. | 130 | 13,000 00 | 3,000 00 |
| Quinlan, Hugh | " | 130 | 13,000 00 | 3,000 00 |
| Meagher, Muriel C. | " | 72 | 7,200 00 | 2,400 00 |
| Dresser, W. S. | Sherbrooke, P.Q. | 25 | 2,500 00 | 500 00 |
| Meagher, J. J. | Montreal, P.Q. | 30 | 3,000 00 | 1,000 00 |
| Baillie, F. W. | Toronto, Ont. | 50 | 5,000 00 | 1,666 66 |
| McCulloch, Margaret S. | Montreal, P.Q. | 10 | 1,000 00 | 333 33 |
| Sproul, Robert | Toronto, Ont. | 4 | 400 00 | 133 33 |
| Mosher, Mrs. M. C. | Montreal, P.Q. | 30 | 3,000 00 | 1,000 00 |
| Wood, Frank P. | Toronto, Ont. | 50 | 5,000 00 | 1,666 67 |
| Butler, M. J. | Montreal, P.Q. | 100 | 10,000 00 | 2,000 00 |
| Dohney, Hugh | " | 100 | 10,000 00 | 2,000 00 |
| Bird, Godfrey | " | 10 | 1,000 00 | 1,000 00 |
| Meagher, Mrs. Catherine J. | " | 25 | 2,500 00 | 2,500 00 |
| Fisk, M.D., Geo. | " | 25 | 2,500 00 | 833 33 |
| Totals | | 3,064 | 306,400 00 | 91,133 29 |

## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at June 27, 1921.)

J. A. Thompson, Pres.; Geo. Weir, Vice-President; A. Power, T. H. Webb, J. E. Hounsom, P. T. Wilson; F. W. Drewry, D. F. Coyle, C. A. Adamson and H. B. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | Shares. | Amount subscribed. | Paid up. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adamson, C. A. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Alpine, J. C. | Joliet, Ill | 5 | 500 00 | 150 00 |
| Chadwick, C. (Estate of) | Winnipeg | 1 | 100 00 | 30 00 |
| Chalmers, R. J. | Manitou, Man. | 5 | 500 00 | 150 00 |
| Church, E. J. | Winnipeg | 5 | 500 00 | 150 00 |
| Coyle, D. F. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Drewry, F. W. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Fellows, A. | Victoria | 5 | 500 00 | 150 00 |
| Hounsom, J. E. | Toronto | 250 | 25,000 00 | 7,500 00 |
| Kenny, J. | Victoria | 8 | 800 00 | 240 00 |
| London Guarantee & Accident Co., Ltd. | Toronto | 6,319 | 631,900 00 | 189,570 00 |
| McArthur, J. D. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Platz, P. P. | Chicago, Ill. | 1 | 100 00 | 30 00 |
| Phillips, Alex. | Roland, Man. | 12½ | 1,250 00 | 375 00 |
| Phillips, L. H. | Cartwright, Man. | 2½ | 250 00 | 75 00 |
| Power, Alfred | Toronto | 25 | 2,500 00 | 750 00 |
| Shannon, J. P. | Saskatoon | 5 | 500 00 | 150 00 |
| Smith-Fess Agency | Winnipeg | 2½ | 250 00 | 75 00 |
| Thompson, J. A. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Thompson, H. B. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Wright, Mrs. L. E. | Folkstone, Eng. | 7½ | 750 00 | 225 00 |
| Wilson, P. Turner | Toronto | 25 | 2,500 00 | 750 00 |
| Weir, Geo. | Toronto | 25 | 2,500 00 | 750 00 |
| Webb, Harry T. | Winnipeg | 25 | 2,500 00 | 750 00 |
| Totals | | 6,879 | 687,900 00 | 206,370 00 |

## THE NORTH WEST FIRE INSURANCE COMPANY.

List of Directors—(As at February 12, 1921).

G. R. Crowe, President; G. V. Hastings, Vice-President; Thos. Bruce, Deputy Manager; W. R. Allan G. F. Galt, J. S. Hough.

List of Shareholders—(As at December 31, 1920).

| Name. | Shares. | Amount paid in cash. |
|---|---|---|
| | | $ cts. |
| Thos. Bruce | 15 | 600 00 |
| G. R. Crowe | 15 | 600 00 |
| G. F. Galt | 15 | 600 00 |
| J. S. Hough | 15 | 600 00 |
| G. C. Hastings | 15 | 600 00 |
| Union Assurance Society, Ltd | 2,410 | 96,400 00 |
| W. R. Allan | 15 | 600 00 |
| Total | 2,500 | 100,000 00 |

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 23, 1921).

Randal Davidson, Pres. and Mgr.; C. A. Richardson, Vice-Pres. and Secretary; S. E. Richards, W. A. T. Sweatman, Robt. Campbell.

List of Shareholders—(As at Dec. 31, 1920.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Davidson, R. | Montreal, Que | 25 | 2,500 00 | 1,000 00 |
| Richardson, C. A. | Winnipeg, Man | 25 | 2,500 00 | 1,000 00 |
| Richards, S. E. | " | 25 | 2,500 00 | 1,000 00 |
| Sweatman, W. A. T. | " | 25 | 2,500 00 | 1,000 00 |
| Campbell, Robert | " | 25 | 2,500 00 | 1,000 00 |
| North British and Mercantile | Edinburgh, Scot | 4,855 | 485,500 00 | 194,200 00 |
| Powell, George | Grenfell, Sask | 10 | 1,000 00 | 400 00 |
| Spicer, H. W. | " | 10 | 1,000 00 | 400 00 |
| Totals | | 5,000 | 500,000 00 | 200,000 00 |

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 29, 1921).

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, Geo. Martin, T. W. Greer, C. Spencer, W. H. Ker.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| T. D. Jones | Nanaimo, B.C. | 500 00 | 500 00 |
| Collins, A. M. | Vancouver, B.C. | 1,500 00 | 1,500 00 |
| Wilson, A. H. | Fairville, N.B. | 500 00 | 500 00 |
| Wilson, R. S. | " | 500 00 | 500 00 |
| Swayne, Alva C. | Vancouver, B.C. | 3,500 00 | 3,500 00 |
| Hume, H. B. | Dartmouth, N.S. | 700 00 | 700 00 |
| Plaxton, H. E. | Winnipeg, Man. | 900 00 | 900 00 |
| Blake, L. E. | Vancouver, B.C. | 500 00 | 500 00 |
| Plaxton, John | Winnipeg, Man. | 500 00 | 500 00 |
| Wood, Thos. | Port Clements | 3,000 00 | 3,000 00 |
| Adam, Mary | Dartmouth, N.S. | 2,500 00 | 2,500 00 |
| Spencer, Chris | Vancouver, B.C. | 12,800 00 | 12,616 00 |
| Maritime Securities | Sydney, N.S. | 100 00 | 77 00 |
| Wright, C. A. | Pasadena, Cal. | 2,000 00 | 2,000 00 |
| Evans, George W. | Halifax | 500 00 | 500 00 |
| Palmer, E. J. | Chemainus, B.C. | 2,000 00 | 2,000 00 |
| Estate E. Martindale | Victoria | 100 00 | 100 00 |
| Ker, W. H. | Vancouver | 10,000 00 | 10,000 00 |
| Skinner, Herbert and Fanny J. | Nanaimo | 1,500 00 | 1,500 00 |
| Turner, John | Vancouver | 400 00 | 400 00 |
| Huestis, S. F. | St. John, N.B. | 800 00 | 800 00 |
| Mosher, F. W. | Halifax | 500 00 | 500 00 |
| Martin, George | Vancouver | 6,000 00 | 6,000 00 |
| Elliott, S. R. | Kamloops | 2,000 00 | 2,000 00 |
| Baker, Ella A. | Winnipeg | 1,500 00 | 1,500 00 |
| Morris, J. W. | Halifax | 1,000 00 | 908 00 |
| Mathers, J. B. | Vancouver | 4,500 00 | 3,465 00 |
| Malkin, W. H. | Vancouver | 4,000 00 | 3,655 00 |
| Macdonald, W. L. | Vancouver | 1,000 00 | 905 00 |
| Boyce, B. F. | Kelowna | 1,600 00 | 1,416 00 |
| Wilson, D. H. | Vancouver | 7,600 00 | 7,600 00 |
| Powers, John E. T. | Nanaimo | 3,000 00 | 1,212 50 |
| Estate D. R. Dingwall | Winnipeg | 12,500 00 | 7,400 00 |
| Morley, John | Sydney, N.S. | 100 00 | 100 00 |
| McLennan, R. P. | Vancouver | 2,500 00 | 2,155 00 |
| Lewis, William, Estate | Courtney | 1,000 00 | 1,000 00 |
| Murray, Annie | Halifax | 600 00 | 600 00 |
| Downs, Mary | Halifax | 100 00 | 100 00 |
| Mounce, Ralph | Newport Landing | 200 00 | 200 00 |
| D. & J. Taylor | Nanaimo | 500 00 | 500 00 |
| Halliday, Mrs. M. | Halifax | 2,000 00 | 1,770 00 |
| Saunders, B. P. | Halifax | 400 00 | 400 00 |
| Craig, Elsie M. | Winnipeg | 500 00 | 500 00 |
| Kingsley, Harry | Shawinigan Lake | 500 00 | 500 00 |
| Executors Est. of Wm. M. Moir | Victoria | 1,500 00 | 1,500 00 |
| Chittick, Joseph | Dartmouth, N.S. | 200 00 | 200 00 |
| Chittick, S. G. | " | 400 00 | 400 00 |
| Laidlaw, A. M. | " | 300 00 | 300 00 |
| A. Carter | " | 200 00 | 200 00 |
| R. Carter | " | 200 00 | 200 00 |
| Morash, John P. | " | 200 00 | 200 00 |
| Creighton, A. H. | " | 200 00 | 200 00 |
| Ross, Mrs. Emma | " | 100 00 | 100 00 |
| Young, Abram | Bridgetown, N.S. | 500 00 | 500 00 |
| Tobin, A. H. | Victoria | 2,500 00 | 2,500 00 |
| Greer, T. W. | Vancouver | 13,100 00 | 13,100 00 |

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Chittick & Sons | Dartmouth, N.S | 200 00 | 200 00 |
| Chittick, C. P. | " | 200 00 | 200 00 |
| Danaher, Elizabeth G | Vancouver | 800 00 | 800 00 |
| Waddell, M. M. | Dartmouth, N. S | 300 00 | 300 00 |
| Macdonald, Duncan D | Vancouver | 100 00 | 100 00 |
| Slater, A. R. | Sapperton, B.C | 300 00 | 243 00 |
| Falls, Hugh | Ladner | 1,000 00 | 1,000 00 |
| Telfer, I. M. | Galt, Ont | 800 00 | 648 00 |
| McGuire, John D | Salmon Arm, B.C | 1,000 00 | 550 00 |
| Mable, Mrs. L. A. | Victoria, B.C | 400 00 | 104 00 |
| Funk, Edwin H | Vancouver, B.C | 1,000 00 | 790 00 |
| Gillies, B. D. | Vancouver, B.C | 2,000 00 | 780 00 |
| Campbell, Colin Jas | Winnipeg, Man | 5,000 00 | 2,600 00 |
| Taylor, F. G. | Portage La Prairie | 5,000 00 | 3,551 25 |
| Colwill, R. J. | " | 500 00 | 135 00 |
| Beattie, William | Victoria, B.C | 500 00 | 225 00 |
| Amonsen Estate | Philadelphia, Pa | 5,000 00 | 2,550 00 |
| Steele, Frederick | Saskatoon, Sask | 200 00 | 52 00 |
| White, G. H. | Sussex, N.B | 300 00 | 300 00 |
| Jones, Miss S. B. | Vancouver | 1,000 00 | 1,000 00 |
| Escott, S. L. | Florida | 1,000 00 | 550 00 |
| Century Insurance Co | Edinburgh | 468,100 00 | 423,095 15 |
| W. A. Woodward | Vancouver, B.C | 700 00 | 700 00 |
| Totals | | 613,200 00 | 548,852 90 |

## THE PACIFIC MARINE INSURANCE COMPANY.

LIST OF DIRECTORS—(as at June 30, 1921).

L. H. Wright, President and Managing Director—L. G. McPhillips, Vice-President; G. E. Trorey, W. J. Taafe and R. L. Reid.

LIST OF SHAREHOLDERS—(As at December 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adamson, J., Est. of | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Arkley, A. S. | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Arkley, J. M. | Vancouver, B.C. | 10 | 1,000 00 | 520 00 |
| Berkinshaw, N. W. | Vancouver, B.C. | 75 | 7,500 00 | 3,900 00 |
| Bissett, D. C. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Black, A. C. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Charleson, P. W. | Vancouver, B.C. | 25 | 2,500 00 | 2,500 00 |
| Croucher, G. A. | Grand Forks, B.C. | 15 | 1,500 00 | 780 00 |
| Du Puy, C. | Washington, D.C. | 10 | 1,000 00 | 520 00 |
| Du Puy, E., Est. of | Washington, D.C. | 10 | 1,000 00 | 520 00 |
| Emmons, W. E. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Erskine, A. B. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Evans, F. G. | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Frederick, F. A. | Seattle, Wash. | 12 | 1,200 00 | 600 00 |
| Gilbert, J. P. | Vancouver, B.C. | 5 | 500 00 | 200 00 |
| Godson, C. A. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Goldstein, Sara | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Greer, J. H. | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Helliwell, J. F. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Hendry, A. J. | Vancouver, B.C. | 15 | 1,500 00 | 780 00 |
| Hendry, J. A. | Vancouver, B.C. | 10 | 1,000 00 | 520 00 |
| Hendry, John, Est. of | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Hammersley, A. St. G. | Oxon, England | 50 | 5,000 00 | 2,600 00 |
| Holiyer, A. J. | Sydney, N.S. | 25 | 2,500 00 | 1,300 00 |
| Hunter, James | Victoria, B.C. | 5 | 500 00 | 260 00 |
| James, W. A. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Jones, Wynn | Vancouver, B.C. | 15 | 1,500 00 | 720 00 |
| Ker, L. D. | Victoria, B.C. | 24 | 2,400 00 | 1,260 00 |
| Ker, R. H. B. | Victoria, B.C. | 1 | 100 00 | 40 00 |
| Kelly, Robert | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Leggat, M. H. | Vancouver, B.C. | 40 | 4,000 00 | 1,600 00 |
| Logan, J. J. | Agassiz, B.C. | 25 | 2,500 00 | 1,300 00 |
| Mackedie, G. M. | Vancouver, B.C. | 125 | 12,500 00 | 6,500 00 |
| MacKecknie, W. G. | Vancouver, B.C. | 35 | 3,500 00 | 1,700 00 |
| Malkin, W. H. | Vancouver, B.C. | 175 | 17,500 00 | 9,100 00 |
| Maclachlan, W. M. | Vancouver, B.C. | 200 | 20,000 00 | 10,400 00 |
| Maclachlan, W. M. (Trust) | Vancouver, B.C. | 80 | 8,000 00 | 4,160 00 |
| McKenzie, R. E. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| McPhillips, L. G. | Vancouver, B.C. | 100 | 10,000 00 | 5,200 00 |
| MacPherson, Mary | Vancouver, B.C. | 20 | 2,000 00 | 1,040 00 |
| Neroutsos, C. D. | Victoria, B.C. | 25 | 2,500 00 | 1,300 00 |
| Pound, A. M. | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Pratt, H. L. | Vancouver, B.C. | 5 | 500 00 | 200 00 |
| Prentice, W. | Glasgow, Scotland | 50 | 5,000 00 | 2,600 00 |
| Rand, C. D., Est. of | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Roedde, G. A. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Rogers, J. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Reid, R. L. | Vancouver, B.C. | 90 | 9,000 00 | 4,200 00 |
| Reid, Lily M. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Schooley, F. T. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Stearman, W. C. | Vancouver, B.C. | 20 | 2,000 00 | 920 00 |
| Stuart Duff, J. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |
| Taaffe, W. J. | Vancouver, B.C. | 125 | 12,500 00 | 6,500 00 |
| Thomson, F. J. | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Thomson, E. A. | Vancouver, B.C. | 50 | 5,000 00 | 2,600 00 |

THE PACIFIC MARINE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Trorey, Geo. E. | Vancouver, B.C. | 125 | 12,500 00 | 6,500 00 |
| Troupe, J. W. | Victoria, B.C. | 50 | 5,000 00 | 2,600 00 |
| Welsh, R. A. | Bellingham, Wash. | 50 | 5,000 00 | 2,600 00 |
| Wigham, F. H. | Vancouver, B.C. | 75 | 7,500 00 | 3,900 00 |
| Wilson, Annie | Vancouver, B.C. | 25 | 2,500 00 | 1,300 00 |
| Wooton, T. H | Vancouver, B.C. | 5 | 500 00 | 260 00 |
| Wright, L. H. | Vancouver, B.C. | 420 | 42,000 00 | 21,780 00 |
| Wright, C. D. | Vancouver, B.C. | 540 | 54,000 00 | 28,080 00 |
| Wright, T. E. | Vancouver, B.C. | 550 | 55,000 00 | 28,600 00 |
| Wright, L. I. | Vancouver, B.C. | 550 | 55,000 00 | 28,600 00 |
| Wright, Robert H. | Vancouver, B.C. | 550 | 55,000 00 | 28,600 00 |
| Zan, M. | Portland, Ore. | 2 | 200 00 | 200 00 |
| Zan & Frederick | Seattle, Wash. | 1 | 100 00 | 100 00 |
| Zan, Jewel Spencer | Portland, Ore. | 10 | 1,000 00 | 400 00 |
| Totals | | 5,055 | 505,500 00 | 264,060 00 |

PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 15, 1921).

A. R. Murray, Pres.; A. D. McKay, Vice-Pres.; J. R. Stalker, J. D. McKay, A. C. McDonald, Samuel Mackay, W. Weir, G. L. Sellers, G. W. Thompson, Peter McInnes, R. Fullerton, John M. McIntosh A. P. Semple, John R. Young, A. McG. Fraser.

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 17, 1921.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; E. E. Gleason, Manager and Secretary; W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| J. T. Farish | New York, N.Y. | 110 | 11,000 00 | 7,700 00 |
| Nelson Mitchell | Granby, Que. | 110 | 11,000 00 | 7,700 00 |
| E. E. Gleason | " | 110 | 11,000 00 | 7,700 00 |
| W. D. Bradford | " | 94 | 9,400 00 | 6,580 00 |
| Jas. G. Fuller | " | 40 | 4,000 00 | 2,800 00 |
| D. K. Cowley, M.D. | " | 10 | 1,000 00 | 700 00 |
| Geo. H. Sherwood | Cardinal, Ont. | 26 | 2,600 00 | 1,820 00 |
| Totals | | 500 | 50,000 00 | 35,000 00 |

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1921.)

R. Audette, Pres.; E. G. Meredith, Vice-President, G. H. Henderson, Manager; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Alfred Wright, Wm. Thompson, C. E. Sword.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Blake, A. W | Winnipeg, Man | 10 | 450 00 | 250 00 |
| Blogg, A. E | Toronto, Ont | 10 | 450 00 | 250 00 |
| Audette, R | Quebec, Que | 10 | 450 00 | 250 00 |
| MacLean, Alex | Toronto, Ont | 10 | 450 00 | 250 00 |
| London and Lancashire Fire Insurance Co. Ltd | Liverpool, Eng | 4,910 | 220,950 00 | 122,750 00 |
| Sims, Wm. A | Florence, Italy | 10 | 450 00 | 250 00 |
| Sword, Colin E | Montreal, Que | 10 | 450 00 | 250 00 |
| Wright, Alfred | Toronto, Ont | 10 | 450 00 | 250 00 |
| Meredith, E. G | Quebec, Que | 10 | 450 00 | 250 00 |
| Thompson, Wm | Vancouver, B.C | 10 | 450 00 | 250 00 |
| Totals | | 5,000 | 225,000 00 | 125,000 00 |

## THE RELIANCE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at March 1, 1921).

Edward Milligan, Pres.; J. W. Tatley, Vice-Pres. and Manager; Sir John W. Carson, C.B.; Hon. J. P. B. Casgrain; E. H. Décary; Lt.-Col. R. L. H. Ewing, D.S.O., M.C.; Major W. Molson; Lt.-Col. R. Starke; Geo. M. Lovejoy; E. V. Chaplin; T. C. Temple; J. B. Knox; G. C. Long, Jr.

LIST OF SHAREHOLDERS (As at Dec. 31, 1920).

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| W. Molson | Montreal | 2,500 00 | 500 00 |
| Sir John W. Carson | " | 2,500 00 | 500 00 |
| Senator J. P. B. Casgrain | " | 2,500 00 | 500 00 |
| E. V. Chaplin | Hartford, Conn | 2,500 00 | 500 00 |
| E. H. Décary | Montreal | 2,500 00 | 500 00 |
| Royal L. H. Ewing | " | 2,500 00 | 500 00 |
| J. B. Knox | Hartford, Conn | 2,500 00 | 500 00 |
| G. C. Long, Jr | " | 2,500 00 | 500 00 |
| G. M. Lovejoy | " | 2,500 00 | 500 00 |
| E. Milligan | " | 2,500 00 | 500 00 |
| Robert Stark | Montreal | 2,500 00 | 500 00 |
| J. W. Tatley | " | 2,500 00 | 500 00 |
| Phoenix Securities Co | " | 967,500 00 | 193,500 00 |
| T. C. Temple | Hartford, Conn | 2,500 00 | 500 00 |
| | | 1,000,000 00 | 200,000 00 |

## SCOTTISH CANADIAN ASSURANCE CORPORATION.

LIST OF DIRECTORS—(As at Feb. 24, 1921.)

E. Hay, Pres.; Col. J. F. Michie, Vice-Pres.; Thos. H. Hall, General Manager; W. A. Barrington; G. W. Howland; J. A. Macintosh; F. Richardson; F. Norie-Miller; S. Norie-Miller;

LIST OF SHAREHOLDERS—(As at Dec. 31, 1920.)

| Names of Shareholders. | Residence. | Amount subscribed for. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| The General Accident Fire & Life Assurance Corporation, Limited | Perth, Scotland | 727,500 00 | 145,500 00 |
| Edward Hay | Toronto | 2,500 00 | 500 00 |
| Col. J. Forbes Michie | " | 2,500 00 | 500 00 |
| Frederick Richardson | Philadelphia, Pa | 2,500 00 | 500 00 |
| Geo. W. Howland | Toronto | 2,500 00 | 500 00 |
| J. A. Macintosh | " | 2,500 00 | 500 00 |
| Thos. H. Hall | " | 2,500 00 | 500 00 |
| W. A. Barrington | " | 2,500 00 | 500 00 |
| F. Norie-Miller | Perth, Scotland | 2,500 00 | 500 00 |
| S. Norie-Miller | " | 2,500 00 | 500 00 |
| Totals | | 750,000 00 | 150,000 00 |

## THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1921.)

W. B. Meikle, Pres.; Sir John Aird; Robert Bickerdike, (Montreal), Lt.-Col. Henry Brock; Alfred Cooper, (London, Eng.); H. C. Cox; John H. Fulton; D. B. Hanna; E. Hay; John Hoskin, K.C., LL. D.; Miller Lash; Geo. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls; Brig.-Gen. Sir Henry Pellatt, C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1920.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Aird, John Sir | Toronto, Ont | 250 | 5,000 00 | 5,000 00 |
| Anderson, Mrs. Maggie A | Baltimore, Md | 40 | 800 00 | 800 00 |
| Bickerdike, Robert | Montreal, Que | 1,250 | 25,000 00 | 25,000 00 |
| Brock, Lt.-Col. Henry | Toronto, Ont | 1,000 | 20,000 00 | 20,000 00 |
| Brock, Reginald A | Montreal, Que | 1,000 | 20,000 00 | 20,000 00 |
| Brock, Miss Anna L | Toronto, Ont | 1,000 | 20,000 00 | 20,000 00 |
| Brock, Miss Margaret G | " | 1,000 | 20,000 00 | 20,000 00 |
| Brock, Miss Muriel L | " | 1,000 | 20,000 00 | 20,000 00 |
| Cameron, D. A. in trust | " | 1,000 | 20,000 00 | 20,000 00 |
| Cameron, D. A | " | 22,250 | 445,000 00 | 445,000 00 |
| Carpenter, Mrs. Alice B | Wakefield, Mass | 100 | 2,000 00 | 2,000 00 |
| Carpenter, Geo. O | St. Louis, M.O | 100 | 2,000 00 | 2,000 00 |
| Central Canada Loan and Savings Co | Toronto, Ont | 4,945 | 98,900 00 | 98,900 00 |
| Daly, Miss Mary C. (exec. Est. of Sir M. B. Daly) | Halifax, N.S | 50 | 1,000 00 | 1,000 00 |
| Donnelly, W. J | Baltimore, Md | 60 | 1,200 00 | 1,200 00 |
| DuBois, Mrs. Clara | Montclair, N.J | 63 | 1,260 00 | 1,260 00 |
| Frank & DuBois | New York, N.Y | 187 | 3,740 00 | 3,740 00 |
| Gold, James | London, Eng | 37 | 740 00 | 740 00 |
| Guntrum, L. E | Cincinnati, Ohio | 40 | 800 00 | 800 00 |
| Hammond, H. C., Exrs. estate | Toronto, Ont | 700 | 14,000 00 | 14,000 00 |
| Hoskin, John, K.C., LL. D | " | 1,250 | 25,000 00 | 25,000 00 |
| Lash, Miller | " | 250 | 5,000 00 | 5,000 00 |
| Nicholls, Frederic, Lt.-Col., The Hon | " | 750 | 15,000 00 | 15,000 00 |
| Osler, Hammond & Nanton | Winnipeg, Man | 300 | 6,000 00 | 6,000 00 |
| Perrin, Mrs. Miney | New York, N.Y | 250 | 5,000 00 | 5,000 00 |
| Smith, Davis & Co | Buffalo, N.Y | 211 | 4,220 00 | 4,220 00 |
| Smith, F. J. D | Newtonbrook, Ont | 40 | 800 00 | 800 00 |
| Toronto Gen'l. Trusts Corp'n, exrds. estate J. Kerr Osborne | Toronto, Ont | 2,500 | 50,000 00 | 50,000 00 |
| Wood, E. R | " | 8,377 | 167,540 00 | 167,540 00 |
| Totals | | 50,000 | 1,000,000 00 | 1,000,000 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1919.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adams, Mrs Catherine | Montreal, Que | 22 | 440 00 | 440 00 |
| Adams, Miss Ethel | " | 11 | 220 00 | 220 00 |
| Adamson, W. H | Toronto, Ont | 10 | 200 00 | 200 00 |
| Alexander, John Cameron | Brighton, Eng | 35 | 700 00 | 700 00 |
| Allan, Mrs. Elsie M | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Allison, Mrs. Mary | Ayer's Cliff, Que | 20 | 400 00 | 400 00 |
| Ardagh, Miss Annie B | Barrie, Ont | 30 | 600 00 | 600 00 |
| Ardagh, H. H | " | 30 | 600 00 | 600 00 |
| Arkell, F. Henry, (Miss Edith M. Arkell Executrix) | Woolaston, Eng | 400 | 8,000 00 | 8,000 00 |
| Armstrong, Mrs. F. J | Toronto, Ont | 16 | 320 00 | 320 00 |
| Arnoldi, Mrs. E. Louis | " | 55 | 1,100 00 | 1,100 00 |
| Arnoldi, Gerald H | " | 2 | 40 00 | 40 00 |
| Arnoldi, E. Telfer | " | 2 | 40 00 | 40 00 |
| Arnoldi, Wm. C | New York, N.Y | 2 | 40 00 | 40 00 |
| Ayles, Miss Anna | Vancouver, B.C | 12 | 240 00 | 240 00 |
| Bailey, Mrs. P. L | Mimico, Ont | 20 | 400 00 | 400 00 |
| Baillie, James E | Toronto, Ont | 37 | 740 00 | 740 00 |
| Bain, Mrs. Helen | Dundas, Ont | 60 | 1,200 00 | 1,200 00 |
| Bain, Miss Helen D | " | 50 | 1,000 00 | 1,000 00 |
| Baines, Mrs. Mary L | Toronto, Ont | 9 | 180 00 | 180 00 |
| Baker, John T., exrs. estate | New York, N.Y | 250 | 5,000 00 | 5,000 00 |
| Ballantyne, W. L | Glasgow, Scot | 24 | 480 00 | 480 00 |
| Barker, Miss Lucy W | Torrington, Conn | 16 | 320 00 | 320 00 |
| Barker, Charles G | Hamilton, Ont | 22 | 440 00 | 440 00 |
| Barker, Mrs. Helen | " | 55 | 1,100 00 | 1,100 00 |
| Barker, Miss Francis E | " | 22 | 440 00 | 440 00 |
| Barker, Miss Florence I | " | 22 | 440 00 | 440 00 |
| Barnet, Mrs. J. G | Toronto, Ont | 150 | 3,000 00 | 3,000 00 |
| Bassett, Miss Mary J. C | Bowmanville, Ont | 20 | 400 00 | 400 00 |
| Bate, T. B., exrs. estate | St. Catharines, Ont | 100 | 2,000 00 | 2,000 00 |
| Bate, W. T | " | 50 | 1,000 00 | 1,000 00 |
| Bates, F. W. and C. E. W., Austin | London, E.C., Eng | 10 | 200 00 | 200 00 |
| Battersby, C. (A. C. Clark, Sarnia, On., and H. C. P. Battersby, exrs. estate) | C/o H. C. P. Battersby, Port Dover, Ont | 26 | 520 00 | 520 00 |
| Baxter, Dighton W | Bedford Park, Ont | 10 | 200 00 | 200 00 |
| Baxter, Dighton W., in trust | " | 100 | 2,000 00 | 2,000 00 |
| Bean, Rev. W. H. (Mary Anna Bean, executrix estate) | Yonkers, N.Y | 36 | 720 00 | 720 00 |
| Beatty, Mrs. Edith A | Toronto, Ont | 58 | 1,160 00 | 1,160 00 |
| Beatty, Mrs. Margaretta E | " | 25 | 500 00 | 500 00 |
| Beemer, Miss Clara | " | 14 | 280 00 | 280 00 |
| Beemer, Frank M. D | Vittoria, Ont | 8 | 160 00 | 160 00 |
| Beemer, Miss Kate A | Toronto, Ont | 35 | 700 00 | 700 00 |
| Beeson, Mrs. Mary W | Colorado Springs, Col | 16 | 320 00 | 320 00 |
| Bell-Irving, J. J | Rokeby, Barnard Castle Durham, Eng | 400 | 8,000 00 | 8,000 00 |
| Bennett, Mrs. Constance E | Thedford, Que | 23 | 460 00 | 460 00 |
| Bickerdike, Robert | Montreal, Que | 1,105 | 22,100 00 | 22,100 00 |
| Biggs, Mrs. Gertrude L | Toronto, Ont | 53 | 1,060 00 | 1,060 00 |
| Blake, Mrs. M. N | Winnipeg, Man | 50 | 1,000 00 | 1,000 00 |
| Blaker, Rev. C. R. (Mrs. C. R. Blaker and E. H. Blaker, exrs. estate) | Chichester, Eng | 50 | 1,000 00 | 1,000 00 |
| Blaker, E. H | Northgate, Chichester, Sussex, Eng | 200 | 4,000 00 | 4,000 00 |
| Blaker, H. M | The Wallands, Lewes, Sussex, Eng | 4 | 80 00 | 80 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Blaker, H. M. and E. H., exrs. est. M. S. Blaker | The Wallands, Lewes, Sussex, Eng. | 20 | 400 00 | 400 00 |
| Blaker, Reginald | " " | 12 | 240 00 | 240 00 |
| Blossom, George W. | Chicago, Ill. | 125 | 2,500 00 | 2,500 00 |
| Bond, J. M. (D. T. Symons, exr. estate) | Toronto, Ont. | 38 | 760 00 | 760 00 |
| Bond, W. George | Guelph, Ont. | 20 | 400 00 | 400 00 |
| Boswell, Mrs. Charlotte | Banff, Alta. | 100 | 2,000 00 | 2,000 00 |
| Boyd, Ernest B | New York, N.Y. | 125 | 2,500 00 | 2,500 00 |
| Boyd, Mrs. Ida I. | Toronto, Ont. | 20 | 400 00 | 400 00 |
| Braid, John | London, Eng. | 10 | 200 00 | 200 00 |
| Brereton & Co., H. R. | Toronto, Ont. | 1 | 20 00 | 20 00 |
| British America Ass'ce Co. | Toronto, Ont. | 7,422 | 148,440 00 | 148,440 00 |
| Brock, Henry, Lt.-Col. | " | 323 | 6,460 00 | 6,460 00 |
| Brock, Reginald A. | Montreal, Que. | 71 | 1,420 00 | 1,420 00 |
| Brock, Miss Anna L. | Toronto, Ont. | 71 | 1,420 00 | 1,420 00 |
| Brock, Miss Margaret G. | " | 71 | 1,420 00 | 1,420 00 |
| Brock, Miss Muriel L. | " | 71 | 1,420 00 | 1,420 00 |
| Brown, Mrs. Cornelia C. | Owen Sound, Ont. | 250 | 5,000 00 | 5,000 00 |
| Brown, Edward B. exr. estate Mrs. Diana Betley) | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Brown, Robert S. | " | 50 | 1,000 00 | 1,000 00 |
| Bruce, Robert | Pinner, Eng. | 70 | 1,400 00 | 1,400 00 |
| Bryan, Mrs. J. C. | St. Marys, Ont. | 10 | 200 00 | 200 00 |
| Burder, R. H. R. | Newick, Eng. | 750 | 15,000 00 | 15,000 00 |
| Burder, Mrs. A. F. | " | 52 | 1,040 00 | 1,040 00 |
| Burns, Miss Jennie S. | Ft. Saskatchewan, Alta. | 100 | 2,000 00 | 2,000 00 |
| Cable, Sir Ernest | London, Eng. | 250 | 5,000 00 | 5,000 00 |
| Calvert, A. E., manager, and Chapman, G. L., Accountant in trust | Toronto, Ont. | 1,308 | 26,160 00 | 26,160 00 |
| Cameron, Mrs. Annie | " | 40 | 800 00 | 800 00 |
| Cameron, Mrs. Catherine | " | 6 | 120 00 | 120 00 |
| Campbell, D. (W. J. Campbell, ex'r estate) | Trumansburg, N.Y. | 47 | 940 00 | 940 00 |
| Campbell, Mrs. Eleanor | Stonewall, Man. | 25 | 500 00 | 500 00 |
| Campbell, Mrs. Mary | Collingwood, Ont. | 20 | 400 00 | 400 00 |
| Canada Trust Company | London, Ont. | 20 | 400 00 | 400 00 |
| Carr, Mrs. E. G. | Toronto, Ont. | 18 | 360 00 | 360 00 |
| Carey, Wm. (F. Roper and Mrs. M. Carey exrs. estate) | Toronto, Ont. | 60 | 1,200 00 | 1,200 00 |
| Carlyle, Mrs. W. D. | " | 179 | 3,580 00 | 3,580 00 |
| Carlyle, James (exr. estate) | | 125 | 2,500 00 | 2,500 00 |
| Carpenter, E. R. (Mrs. Louise N. Harper and Elihu Stewart, exrs. estate of) | Collingwood, Ont. | 100 | 2,000 00 | 2,000 00 |
| Carpenter, George O. | St. Louis, Mo. | 125 | 2,500 00 | 2,500 00 |
| Carpenter, Mrs. Alice B. | Wakefield, Mass. | 125 | 2,500 00 | 2,500 00 |
| Carruthers, James | Montreal, Que. | 500 | 10,000 00 | 10,000 00 |
| Cassels, Geo. H., Trustee est. of Alexander Manning | Toronto, Ont | 400 | 8,000 00 | 8,000 00 |
| Cawthra, Mrs. E. J. and W. H. Cawthra (in trust) | Toronto, Ont | 110 | 2,200 00 | 2,200 00 |
| Cawthra, Mrs. E. J. | " | 50 | 1,000 00 | 1,000 00 |
| Cawthra, W. Herbert | " | 30 | 600 00 | 600 00 |
| Central Canada Loan and Savings Co | " | 13,907 | 278,140 00 | 278,140 00 |
| Champion, Charles (Brantford Trust Co., exrs. estate) | Brantford, Ont. | 53 | 1,060 00 | 1,060 00 |
| Chester, John George | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Chipman, Willis | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Churchill, F. W. | Collingwood, Ont. | 15 | 300 00 | 300 00 |
| Chute, Miss Eliza and Agnes (intrust) | Toronto, Ont. | 15 | 300 00 | 300 00 |
| Clark, Mrs. Janet | " | 50 | 1,000 00 | 1,000 00 |
| Clutterbuck, Dr. H. E. | " | 15 | 300 00 | 300 00 |
| Coffee, J. F. | " | 50 | 1,000 00 | 1,000 00 |
| Coles, Ernest | Arnolds, Holmwood, Surrey, Eng. | 100 | 2,000 00 | 2,000 00 |
| Colonial Investment and Loan Co | Toronto, Ont. | 300 | 6,000 00 | 6,000 00 |
| Cooch, A. C. | " | 30 | 600 00 | 600 00 |
| Cook, J. L. (exrs. estate) | " | 50 | 1,000 00 | 1,000 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Cooper, Alfred | London, Eng | 250 | 5,000 00 | 5,000 00 |
| Coulthard, W W | Peterboro, Ont | 10 | 200 00 | 200 00 |
| Coutts, James | Ufford, Muskoka, Ont | 50 | 1,000 00 | 1,000 00 |
| Cox, H. C | Toronto, Ont | 250 | 5,000 00 | 5,000 00 |
| Craig, Rev. Robert J | Demorestville, Ont | 4 | 80 00 | 80 00 |
| Crocker, Sydney | Toronto, Ont | 15 | 300 00 | 300 00 |
| Crombie, Miss Jessie Ellise | Peterhead, Scotland | 22 | 440 00 | 440 00 |
| Cronyn & Co., Edward | Toronto, Ont | 2 | 40 00 | 40 00 |
| Crosbie, C. A | Vancouver, B. C | 25 | 500 00 | 500 00 |
| Crosley, Variek C | Webster City, Iowa | 25 | 500 00 | 500 00 |
| Crosley, Geo. R. (trustee) | Webster City, Iowa | 50 | 1,000 00 | 1,000 00 |
| Crowther, W. C | Toronto, Ont | 40 | 800 00 | 800 00 |
| Cryderman, J. H | Bowmanville, Ont | 50 | 1,000 00 | 1,000 00 |
| Cunningham, Mrs. Margaret | Guelph, Ont | 222 | 4,440 00 | 4,440 00 |
| Currie, Miss Louisa S | Omemee, Ont | 16 | 320 00 | 320 00 |
| Dadson, Mrs. Amanda V. S. (estate) | Buffalo, N.Y | 100 | 2,000 00 | 2,000 00 |
| Dalton, C. C | Toronto, Ont | 575 | 11,500 00 | 11,500 00 |
| Dalton, R. C | " | 5 | 100 00 | 100 00 |
| Davidson, S. F. (J. C. and N. F. Davidson, exrs. estate) | " | 37 | 740 00 | 740 00 |
| Davy, John | Cleveland, Ohio | 5 | 100 00 | 100 00 |
| DeGex, Leonard M | Prince Rupert, B.C | 16 | 320 00 | 320 00 |
| Demers, Mrs. A | Montreal, Que | 10 | 200 00 | 200 00 |
| Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, exrs. estate) | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Des Voeux, H. J., Lt.-Col | Kelso, Scotland | 10 | 200 00 | 200 00 |
| Dewart, Mrs. E | Toronto | 20 | 400 00 | 400 00 |
| Dight, Norris (exrs. estate) | Thedford, Ont | 20 | 400 00 | 400 00 |
| Dingman, Mrs. A. O | Toronto, Ont | 25 | 500 00 | 500 00 |
| Donnelly, Thos. (exrs. estate) | Kingston, Ont | 20 | 400 00 | 400 00 |
| Douglas, Mrs. A. G | Chatham, Ont | 18 | 360 00 | 360 00 |
| DuBois, Cornelius | New York, N.Y | 395 | 7,900 00 | 7,900 00 |
| DuBois, Mrs. Clara | Montclair, N.J | 290 | 5,800 00 | 5,800 00 |
| Duff, Miss Marie E | Toronto, Ont | 7 | 140 00 | 140 00 |
| Duffet, Walter | " | 289 | 5,780 00 | 5,780 00 |
| Duncanson & How (In trust) | Toronto, Ont | 25 | 500 00 | 500 00 |
| Dunlop, Eliz. E., Guardian of Sarah Dunlop | Dallas, Tex | 1 | 20 00 | 20 00 |
| Dunlop, Robert J | Glasgow, Scotland | 100 | 2,000 00 | 2,000 00 |
| Dunlop, Thomas | " | 100 | 2,000 00 | 2,000 00 |
| Dunn, Jesse W | Toronto, Ont | 25 | 500 00 | 500 00 |
| Dunnet, Mrs. Jessie | " | 75 | 1,500 00 | 1,500 00 |
| Dupuis, Mrs. Annie | Kingston, Ont | 20 | 400 00 | 400 00 |
| Durst, Robert | London, Ont | 24 | 480 00 | 480 00 |
| Egleston, C. E | Detroit, Mich | 9 | 180 00 | 180 00 |
| Elliott, Miss Kate A | London, Ont | 60 | 1,200 00 | 1,200 00 |
| Ellis, Mrs. Mary E | Toronto, Ont | 16 | 320 00 | 320 00 |
| Emery, Misses Charlotte E. and Harriet M | " | 25 | 500 00 | 500 00 |
| Farmer, Margaret | Ancaster, Ont | 37 | 740 00 | 740 00 |
| Farwell, W. G., M.D. (in trust) | Washington, D.C | 70 | 1,400 00 | 1,400 00 |
| Fauquier, G. E | Ottawa, Ont | 250 | 5,000 00 | 5,000 00 |
| Feeney, Farrel C | Toronto, Ont | 10 | 200 00 | 200 00 |
| Ferguson, G. Tower & Co | " | 10 | 200 00 | 200 00 |
| Ferguson, Walter J | New Orleans, La | 20 | 400 00 | 400 00 |
| Fernie, Mrs. D. M | Sussex, Eng | 40 | 800 00 | 800 00 |
| Fernie, W. J., Lieut.-Col | " | 360 | 7,200 00 | 7,200 00 |
| Fernie, W. K | Thornton, Hough, Eng | 50 | 1,000 00 | 1,000 00 |
| Ferrier, Miss Annie | Orangeville, Ont | 13 | 260 00 | 260 00 |
| Field, Henry M | Toronto, Ont | 10 | 200 00 | 200 00 |
| Findlay, J. M | Penticton, B.C | 10 | 200 00 | 200 00 |
| Fisher, A. B | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Fitton, Cecil H<br>Fitton, Minnie<br>Fitton, Horace W. } Trustees | Brantford, Ont | 10 | 200 00 | 200 00 |
| Fitton, H. W | " | 8 | 160 00 | 160 00 |
| Fitzgerald, William | Unknown | 5 | 100 00 | 100 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Flavelle, Sir Joseph Bart | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Forbes, Geo. D | Hespeler, Ont. | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D., and J. J. Shaw (in trust).. | " | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D., and J. J. Shaw (in trust).. | " | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D., and J. J. Shaw (in trust).. | " | 52 | 1,040 00 | 1,040 00 |
| Forster, J. W. L | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Foster, C. C | " | 10 | 200 00 | 200 00 |
| Foster, Ethel A. G | " | 13 | 260 00 | 260 00 |
| Foster, Harold W. A | Toronto, Ont | 13 | 260 00 | 260 00 |
| Fox, G. W | Liverpool, Eng. | 92 | 1,840 00 | 1,840 00 |
| Frank, Emil H., estate of | Brooklyn, N.Y. | 380 | 7,600 00 | 7,600 00 |
| Frank, George S | New York, N.Y. | 60 | 1,200 00 | 1,200 00 |
| Freyseng, Peter | Toronto, Ont. | 175 | 3,500 00 | 3,500 00 |
| Frink, H. W | St. John, N.B | 25 | 500 00 | 500 00 |
| Frink, R. W. W., estate of | " | 250 | 5,000 00 | 5,000 00 |
| Fullard, R. J. B | Brandon, Man. | 5 | 100 00 | 100 00 |
| Fulton, John H | New York, N.Y. | 250 | 5,000 00 | 5,000 00 |
| Fulton, R. R., (exrs. estate) | Toronto, Ont | 86 | 1,720 00 | 1,720 00 |
| Gamble, Mrs. Matilda | " | 57 | 1,140 00 | 1,140 00 |
| Gamsby, Mrs. Rosa A. B | Oscala, Fla | 96 | 1,920 00 | 1,920 00 |
| Garrett, Mrs. Minnie L | Kingston, Ont. | 25 | 500 00 | 500 00 |
| Gash, Jane, (exrs. estate) | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Gash, N. B | " | 25 | 500 00 | 500 00 |
| George, W. H | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Gibson, Lady Elizabeth M | Hamilton, Ont. | 100 | 2,000 00 | 2,000 00 |
| Gibson, Rev. J., Est. of | Thornhill, Ont. | 25 | 500 00 | 500 00 |
| Gill, Robert | Ottawa, Ont. | 20 | 400 00 | 400 00 |
| Gilleland, L. J | Sturgeon Falls, Ont. | 10 | 200 00 | 200 00 |
| Glover, Mrs. H. B. Q | Liverpool, Eng. | 50 | 1,000 00 | 1,000 00 |
| Goad, C. E., (exrs. estate) | Toronto, Ont. | 700 | 14,000 00 | 14,000 00 |
| Gold, James | London, Eng. | 75 | 1,500 00 | 1,500 00 |
| Gordon, William | Unknown | 3 | 60 00 | 60 00 |
| Gorham, Mrs. Helen D | Milton, Ont | 12 | 240 00 | 240 00 |
| Gould, Wm. D. jr., guardian of:— | | | | |
| Wm. D. Gould, 3rd.... | Cambridge, M.D. | 1 | 20 00 | 20 00 |
| Gould, J. F | | | | |
| Gould, Rosabelle D | | | | |
| Gourlay, Mrs. Lottie E | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Gould Joseph W | Uxbridge, Ont. | 18 | 360 00 | 360 00 |
| Gowans, John (exrs. estate) | Toronto, Ont. | 150 | 3,000 00 | 3,000 00 |
| Gower, E. P. and G. T. Purdy, in trust | " | 2,200 | 44,000 00 | 44,000 00 |
| Gould, Isaac J | Cupar, Sask. | 18 | 360 00 | 360 00 |
| Graham, Sir John H. M., Bart | Glasgow, Scotland | 250 | 5,000 00 | 5,000 00 |
| Grant, Miss Aggie G | Toronto, Ont. | 72 | 1,440 00 | 1,440 00 |
| Gould, Miss Mary and Alma M | Uxbridge, Ont. | 35 | 700 00 | 700 00 |
| Grassett, Fred. LeM., M.D | Toronto, Ont. | 114 | 2,280 00 | 2,280 00 |
| Gray, Wm | New York, N.Y. | 20 | 400 00 | 400 00 |
| Gunn, Miss Tena | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Greenshields and Co | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Guntrum, L. E | Cincinnati, Ohio. | 50 | 1,000 00 | 1,000 00 |
| Gzowski, Mrs. Vera M | Toronto, Ont | 4 | 80 00 | 80 00 |
| Hall, Bertha Mrs. A | Woodstock, Ont | 40 | 800 00 | 800 00 |
| Hamilton, Mrs. Alice M | Peterboro, Ont. | 22 | 440 00 | 440 00 |
| Hanna, D. B | Toronto, Ont | 250 | 5,000 00 | 5,000 00 |
| Harrington, Fred | " | 19 | 380 00 | 380 00 |
| Harrington, Mrs. Catherine | " | 1 | 20 00 | 20 00 |
| Harrington, Miss Kate | " | 25 | 500 00 | 500 00 |
| Harrington, Joseph | Jerseyville, Ont | 37 | 740 00 | 740 00 |
| Harrington, William | Ancaster, Ont. | 37 | 740 00 | 740 00 |
| Harris Trust, The | Brantford, Ont. | 50 | 1,000 00 | 1,000 00 |
| Harris, A. B | Clarkson, Ont. | 22 | 440 00 | 440 00 |
| Harris, Lloyd | Brantford, Ont. | 340 | 6,800 00 | 6,800 00 |
| Harris, Mrs. Mary H. S. V | Clarkson, Ont | 62 | 1,240 00 | 1,240 00 |
| Harris, Miss Naomi M | " | 54 | 1,080 00 | 1,080 00 |
| Harris, Miss Annie L | " | 54 | 1,080 00 | 1,080 00 |
| Harris, Miss Lucy L | Toronto, Ont | 61 | 1,220 00 | 1,220 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Harvey, Edmund | Guelph, Ont | 7 | 140 00 | 140 00 |
| Harvey, Mrs. Joanna L. (in trust) | " | 10 | 200 00 | 200 00 |
| Hastie, W. J. | Toronto, Ont | 25 | 500 00 | 500 00 |
| Haszard, Horace | Charlottetown, P.E.I | 50 | 1,000 00 | 1,000 00 |
| Hay, E. | Toronto, Ont | 250 | 5,000 00 | 5,000 00 |
| Hay, F. W., M.P.P. | Listowel, Ont | 25 | 500 00 | 500 00 |
| Heakes, Rev. William | Lewiston, N.Y | 40 | 800 00 | 800 00 |
| Heape, Mrs. Barbara | North Wales, Eng | 450 | 9,000 00 | 9,000 00 |
| Heron & Co. | Toronto, Ont | 44 | 880 00 | 880 00 |
| Heffernan, Miss M. C. | Toronto, Ont | 80 | 1,600 00 | 1,600 00 |
| Heightongton, Angus C., Trustee William Thompson Trust | " | 30 | 600 00 | 600 00 |
| Henry, John (exrs. estate) | " | 20 | 400 00 | 400 00 |
| Hepburn, R. R. | Gibson's Landing, B.C. | 5 | 100 00 | 100 00 |
| Hill, Mrs. Florence | Toronto, Ont | 10 | 200 00 | 200 00 |
| Hewat, Miss Florence E. | Halifax, N.S. | 20 | 400 00 | 400 00 |
| Heyd, George D. | Brantford, Ont | 65 | 1,300 00 | 1,300 00 |
| Hill, Lawrence R. | Toronto, Ont | 25 | 500 00 | 500 00 |
| Hime, W. L. and W. M. (in trust) | Kirkland, Wash | 20 | 400 00 | 400 00 |
| Hinde, George J., estate of | Street Somerset, Eng | 750 | 15,000 00 | 15,000 00 |
| Hirschberg, Mary | St. Louis, Mo | 63 | 1,260 00 | 1,260 00 |
| Hopkirk, Mrs. M. L. | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Hobson, Mrs. Agnes | Guelph, Ont | 60 | 1,200 00 | 1,200 00 |
| Hobson, Mrs. R. M. | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Hobson, J. Henry | Redcliffe, Dawlish, Eng | 200 | 4,000 00 | 4,000 00 |
| Hodgetts, G. H. and F. H. McVity (in trust | Toronto, Ont | 73 | 1,460 00 | 1,460 00 |
| Hogg, Mrs. May Harvey and Gerard Lake Crole | Edinburgh, Scot | 15 | 300 00 | 300 00 |
| Holeroft, H. S. | Orillia, Ont | 5 | 100 00 | 100 00 |
| Hood, John (in trust) | Toronto, Ont | 25 | 500 00 | 500 00 |
| Hooper, Chas. E., (exrs. estate), c/o Dr E. M. Hooper | Toronto, Ont | 13 | 260 00 | 260 00 |
| Horne, Rev. H. R. | " | 48 | 960 00 | 960 00 |
| Horne, Miss Mary | Tilsonburg, Ont | 14 | 280 00 | 280 00 |
| Hornsby, Harry | Leamington, Eng | 17 | 340 00 | 340 00 |
| Hornsby, Mrs. Julia | Toronto, Ont | 11 | 220 00 | 220 00 |
| Hoskin, John, K.C., LL.D. | " | 200 | 4,000 00 | 4,000 00 |
| Hyslop, Harold | London, Eng | 30 | 600 00 | 600 00 |
| Hughes, Mrs. Jerusha D. | Toronto, Ont | 150 | 3,000 00 | 3,000 00 |
| Ingles, Miss Annie | Dumfries, Scotland | 10 | 200 00 | 200 00 |
| Jackes, Mrs. Henrietta | Toronto, Ont | 20 | 400 00 | 400 00 |
| Jackes, Mrs. Kate | " | 8 | 160 00 | 160 00 |
| Jackes, Price, (exrs. estate) | " | 144 | 2,880 00 | 2,880 00 |
| Jackson, George J. | Simcoe, Ont | 10 | 200 00 | 200 00 |
| Jackson, Alexander H. | Buffalo, N.Y | 10 | 200 00 | 200 00 |
| Jackson, Walter William | Horton Lodge, Slough, Eng | 20 | 400 00 | 400 00 |
| Jackson, Mrs. Emma E. | Scarboro, Ont | 5 | 100 00 | 100 00 |
| Jackson, Thomspon | " | 20 | 400 00 | 400 00 |
| Jager, A. N. R. | Windermere, Eng | 25 | 500 00 | 500 00 |
| Jager, B. M. | Oxton, Eng | 50 | 1,000 00 | 1,000 00 |
| Jarvis, Mrs. Jennie | Toronto, Ont | 47 | 940 00 | 940 00 |
| Johnston, James A., (exrs. estate) | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Johnston, Miss Sidney M. | Los Angeles, Cal | 75 | 1,500 00 | 1,500 00 |
| Jones, Grey | Oxton, Eng | 10 | 200 00 | 200 00 |
| Jones, Thomas E. | Toronto, Ont | 9 | 180 00 | 180 00 |
| Jones, W. E. | Liverpool, Eng | 20 | 400 00 | 400 00 |
| Keefer, W. Napier | Toronto, Ont | 55 | 1,100 00 | 1,100 00 |
| Kehoe, Christopher I. | Care of F. D. Hirschberg & Co., St. Louis, Mo | 62 | 1,240 00 | 1,240 00 |
| Keith, David S., estate of | Toronto, Ont | 65 | 1,300 00 | 1,300 00 |
| Kelly, A. E. | " | 10 | 200 00 | 200 00 |
| Kennaway, Miss Gertrude E. | Ottery, St. Marys, Devonshire, Eng | 27 | 540 00 | 540 00 |
| Kennaway, Sir John (Bart.) | Ottery, St. Marys, Devonshire, Eng | 150 | 3,000 00 | 3,000 00 |
| Kennedy, Miss Belle H. | San Francsico, Cal | 1 | 20 00 | 20 00 |
| Kennedy, Miss Grace M. | " | 1 | 20 00 | 20 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Kennedy, Mrs. Ida M | Agincourt, Ont | 15 | 300 00 | 300 00 |
| Kennedy, Wm. B., M.D | Guelph, Ont | 32 | 640 00 | 640 00 |
| Kenney, John and Clara | Lindsay, Ont | 75 | 1,500 00 | 1,500 00 |
| Kenny, J. J., (extrs. estate) | Care of Mrs. P. L. Bailey, Mimico, Ont | 89 | 1,780 00 | 1,780 00 |
| Kent, Mrs. Caroline | Toronto, Ont | 1,500 | 30,000 00 | 30,000 00 |
| Ketcheson, H. F | Belleville, Ont | 3 | 60 00 | 60 00 |
| Kirkpatrick, Chas. Stafford | Kingston, Ont | 5 | 100 00 | 100 00 |
| Kirkpatrick, Herbert Rutherford | Toronto, Ont | 5 | 100 00 | 100 00 |
| Kirkpatrick, Henrietta Helen | " | 5 | 100 00 | 100 00 |
| Kirkpatrick, Annie Kathleen | Saranac Lake, N.Y | 5 | 100 00 | 100 00 |
| Kirkpatrick, Mrs. Harriet B | Kingston, Ont | 41 | 820 00 | 820 00 |
| Kiely, William G | Toronto, Ont | 44 | 880 00 | 880 00 |
| Kiely, Maurice M | " | 44 | 880 00 | 880 00 |
| Kiely, Æneas J | Walkerville, Ont | 44 | 880 00 | 880 00 |
| Knight, Edward | Rotterdam, Holland | 20 | 400 00 | 400 00 |
| Knox, Mrs. Leonora J | Toronto, Ont | 6 | 120 00 | 120 00 |
| Knox, William | " | 6 | 120 00 | 120 00 |
| Knowles, Dr. Mary G | Philadelphia, Pa | 12 | 240 00 | 240 00 |
| Laird, Mrs. Mary | Toronto, Ont | 34 | 680 00 | 680 00 |
| Lamey, H. T | Denver, Col | 125 | 2,500 00 | 2,500 00 |
| Lamond, Mrs. M. L. A | Richmond, Surrey, Eng | 50 | 1,000 00 | 1,000 00 |
| Langley, H. George | Toronto, Ont | 35 | 700 00 | 700 00 |
| Langrish, W. J | London, E.C., Eng | 10 | 200 00 | 200 00 |
| Larway, Mrs. M. E | Birchliffe, Ont | 7 | 140 00 | 140 00 |
| Larkin, P. (exrs. estate) | Care of Mrs. E. M. Larkin, St. Catharines, Ont. | 100 | 2,000 00 | 2,000 00 |
| Lash, Z. A., K.C., LL.D. (estate of) | Toronto, Ont | 34 | 680 00 | 680 00 |
| Lash, Miller | " | 200 | 4,000 00 | 4,000 00 |
| Lash-Miller, Mrs. P. C | " | 30 | 600 00 | 600 00 |
| Latta, James G | Ayrshire, Scotland | 130 | 2,600 00 | 2,600 00 |
| Law, William | Glasgow, Scotland | 72 | 1,440 00 | 1,440 00 |
| Lawrence, G. W., (exrs. estate) | Care of W. N. Lawrence, Stratford, Ont | 55 | 1,100 00 | 1,100 00 |
| Lawrence, William | Stratford, Ont | 50 | 1,000 00 | 1,000 00 |
| Leggatt, Catherine M | Hamilton, Ont | 50 | 1,000 00 | 1,000 00 |
| Leggatt, John | " | 50 | 1,000 00 | 1,000 00 |
| Leggatt, Mathew H | Vancouver, B.C | 50 | 1,000 00 | 1,000 00 |
| Leggatt, William | Montreal, Que | 50 | 1,000 00 | 1,000 00 |
| Lee, Frank F | Toronto, Ont | 25 | 500 00 | 500 00 |
| Lipscomb, H. J., (exrs. estate) | " | 50 | 1,000 00 | 1,000 00 |
| Little, Rev. James S. T. D | Belfast, Ireland | 250 | 5,000 00 | 5,000 00 |
| Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate) | The Roughets, Whitehill, Bletchingley, Surrey, Eng | 20 | 400 00 | 400 00 |
| Locke, J. T | J. T. Locke & Co., Toronto, Ont | 10 | 200 00 | 200 00 |
| Long, Thomas (Est. of) | " | 500 | 10,000 00 | 10,000 00 |
| Long, Thomas (exrs. est. W. T. Kiely) | " | 278 | 5,560 00 | 5,550 00 |
| Long, F. S | London, Eng | 2 | 40 00 | 40 00 |
| Logan, F. G | Care of James Lumbers & Co., Toronto, Ont | 45 | 900 00 | 900 00 |
| Loucks, Mrs. Harriett | Winnipeg, Man | 6 | 120 00 | 120 00 |
| Lyons, Miss Antonia E | Toronto, Ont | 12 | 240 00 | 240 00 |
| Macdonald, Mrs. Alice | Guelph, Ont | 12 | 240 00 | 240 00 |
| Macdonald, Mrs. Sarah M | Toronto, Ont | 12 | 240 00 | 240 00 |
| Macdonald, Col. A. H., K.C. (Est. of) | Guelph, Ont | 10 | 200 00 | 200 00 |
| MacGillivray, Clara D., Mrs | Kingston, Ont | 22 | 440 00 | 440 00 |
| MacMahon, H. P | London, Ont | 50 | 1,000 00 | 1,000 00 |
| MacMillan, Miss Mary | Orillia, Ont | 7 | 140 00 | 140 00 |
| MacPherson, Miss Katherine L | Montreal, Que | 12 | 240 00 | 240 00 |
| MacPherson, Gilbert G | Rochester, N.Y | 50 | 1,000 00 | 1,000 00 |
| Maddison, Mrs. E. A. (in trust) | Toronto, Ont | 11 | 220 00 | 220 00 |
| Mahony, Mrs. M. E | Oakville, Ont | 5 | 100 00 | 100 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Mann, John, Sir K.B.E | Glasgow, Scot | 36 | 720 00 | 720 00 |
| Mann, Ludovic McL | " | 72 | 1,440 00 | 1,440 00 |
| Manning, Mrs. Louise McDonald | New York, N. Y. | 25 | 500 00 | 500 00 |
| Manitoba College | Winnipeg, Man | 105 | 2,100 00 | 2,100 00 |
| Marks, A. H. Selwyn | Toronto, Ont | 5 | 100 00 | 100 00 |
| Marriott, Charles | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Martin, Percy | Vancouver, B.C | 5 | 100 00 | 100 00 |
| Martin, Thomas B. (trustee) | Macleod, Alta | 40 | 800 00 | 800 00 |
| Massey, Mrs. E. M | London, Eng | 2 | 40 00 | 40 00 |
| Masson, Wm. (exrs. estate) | Toronto, Ont | 122 | 2,440 00 | 2,440 00 |
| Mason, Mrs Emily | Wexford, Ont | 6 | 120 00 | 120 00 |
| Maughan, Mrs. Fanny | " | 18 | 360 00 | 360 00 |
| Meikle, W. B | " | 1,000 | 20,000 00 | 20,000 00 |
| Meikle, Mrs. W. B. (Beatrice) | " | 400 | 8,000 00 | 8,000 00 |
| Meikle, W. B. (in trust) | " | 284 | 5,680 00 | |
| Merrill, A. D | Tilsonburg, Ont | 25 | 500 00 | 500 00 |
| Metcalf, Mrs. Emma | Grimsby, Ont | 35 | 700 00 | 700 00 |
| Miles, Rev. J | Suffolk, Eng | 2 | 40 00 | 40 00 |
| Miles, Wm. Archie | London, Eng | 337 | 6,740 00 | 6,740 00 |
| Miles, W. A. (in trust) | London, E.C., Eng | 34 | 680 00 | 680 00 |
| Milford, George | Owen Sound, Ont | 200 | 4,000 00 | 4,000 00 |
| Miller, Mrs. Elizabeth A | Toronto, Ont | 16 | 320 00 | 320 00 |
| Miller, R. S., (exrs. estate) | Unknown | 8 | 160 00 | 160 00 |
| Mills, Jesse S | Toronto, Ont | 10 | 200 00 | 200 00 |
| Minty, Gilbert, Est. of | " | 5 | 100 00 | 100 00 |
| Moran, William J | Winnipeg, Man | 50 | 1,000 00 | 1,000 00 |
| Morgan, Miss M. Hope | Toronto, Ont | 4 | 80 00 | 80 00 |
| Morgan, Miss F | " | 4 | 80 00 | 80 00 |
| Morren, E. W. S | New York, N.Y | 5 | 100 00 | 100 00 |
| Morrison, Angus, (exrs. estate) | Toronto, Ont | 25 | 500 00 | 500 00 |
| Morrow, George A | " | 392 | 7,840 00 | 7,840 00 |
| Morrow, W. G | Peterboro, Ont | 219 | 4,380 00 | 4,380 00 |
| Morse, Mrs. F. B | Toronto, Ont | 2 | 40 00 | 40 00 |
| Munro, Alexander | Toronto, Ont | 2 | 40 00 | 40 00 |
| Murray, George (Est. of) | Chicago, Ill | 400 | 8,000 00 | 8,000 00 |
| McAllen, George H | Montreal, Que | 25 | 500 00 | 500 00 |
| McCallum, W. R | London, Eng | 10 | 200 00 | 200 00 |
| McCabe, J | " | 55 | 1,100 00 | 1,100 00 |
| McCarthy, D. L. & Leighton G. (trustees) | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| McCalla, Mrs. W. J. (in trust) | St. Catharines, Ont | 2 | 40 00 | 40 00 |
| McCuaig, Mrs. Matilda M | Picton, Ont | 100 | 2,000 00 | 2,000 00 |
| McEwen, John | Vancouver, B.C | 15 | 300 00 | 300 00 |
| McFiggins, Arthur J | Fennella, Ont | 50 | 1,000 00 | 1,000 00 |
| McGachen, Mrs. Gertrude | Quebec, Que | 5 | 100 00 | 100 00 |
| McGill, Margaret, (exrs. estate) | Toronto, Ont | 15 | 300 00 | 300 00 |
| McGill, Charles G | " | 12 | 240 00 | 240 00 |
| McGee, Elizabeth, Mrs | Ottawa, Ont | 80 | 1,600 00 | 1,600 00 |
| McGillivray, Mrs. Helen | Whitby, Ont | 62 | 1,240 00 | 1,240 00 |
| McIntosh, James I | Guelph, Ont | 12 | 240 00 | 240 00 |
| McIntyre, Verrard H | Toronto, Ont | 10 | 200 00 | 200 00 |
| McKeand, John | Liverpool, Eng | 20 | 400 00 | 400 00 |
| McKeown, Miss Christina I. | Orangeville, Ont | 13 | 260 00 | 260 00 |
| McLaren, Henry E | Hamilton, Ont | 14 | 280 00 | 280 00 |
| McLaren, Arch. K | Seattle, Wash | 14 | 280 00 | 280 00 |
| McLaren, George H., Dr | Toronto, Ont | 14 | 280 00 | 280 00 |
| McLaren, Frederick G. (estate of) | Hamilton, Ont | 16 | 320 00 | 320 00 |
| McLaren, Richard J. (estate) | " | 14 | 280 00 | 280 00 |
| McLaren, W. F | " | 14 | 280 00 | 280 00 |
| McLean, E. L | Toronto, Ont | 5 | 100 00 | 100 00 |
| McMurrich, Professor J. P | " | 86 | 1,720 00 | 1,720 00 |
| McMurrich, George (estate) | " | 220 | 4,400 00 | 4,400 00 |
| McMurrich, Mrs. Minnie G | Toronto, Ont | 40 | 800 00 | 800 00 |
| McNamara, Thomas | Peterboro, Ont | 20 | 400 00 | 400 00 |
| McTaggart, Miss Elizabeth | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Naftel, Walter F. A | Goderich, Ont | 5 | 100 00 | 100 00 |
| Naftel, Miss Emily C. L | " | 5 | 100 00 | 100 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Nairn, Alexander (estate) | Goderich, Ont | 30 | 600 00 | 600 00 |
| National Trust Co., Ltd. (estate H. C. Hammond | " | 125 | 2,500 00 | 2,500 00 |
| National Trust Co., Ltd., in trust for Maud Mackenzie | " | 20 | 400 00 | 400 00 |
| National Trust Co., Ltd., trustees for Jean Marjorie Wade | " | 14 | 280 00 | 280 00 |
| Neilson, Alexander | London, Eng | 30 | 600 00 | 600 00 |
| Neilson, Hugh | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Nelles, Mrs. Alice M | Guelph, Ont | 6 | 120 00 | 120 00 |
| Nelles, Mrs. B. H. G | Grimsby, Ont | 5 | 100 00 | 100 00 |
| Nevitt, Mrs. E. E | Toronto, Ont | 25 | 500 00 | 500 00 |
| Nicholson, E. A., (exrs. of the late) | Lewes, Sussex, Eng | 40 | 800 00 | 800 00 |
| Nicholson, Miss Jessie | " | 80 | 1,600 00 | 1,600 00 |
| Nicholson, W. E | " | 80 | 1,600 00 | 1,600 00 |
| Nicolai, Siegfried F | 4 Josefplatz, Munich | 16 | 320 00 | 320 00 |
| Niehaus, Charles (estate) | Toronto, Ont | 125 | 2,500 00 | 2,500 00 |
| Niven, J. K. (in trust) | " | 60 | 1,200 00 | 1,200 00 |
| Northern Life Assurance Co | London, Ont | 250 | 5,000 00 | 5,000 00 |
| Noxon, Mrs. Georgie E | Toronto, Ont | 25 | 500 00 | 500 00 |
| Oakshott, Elizabeth S | Montreal, Que | 50 | 1,000 00 | 1,000 00 |
| O'Brien, Mrs. Lillian E | Toronto, Ont | 5 | 100 00 | 100 00 |
| O'Flynn, Philo W | Madoc, Ont | 63 | 1,260 00 | 1,260 00 |
| O'Flynn, F. E | Belleville, Ont | 62 | 1,240 00 | 1,240 00 |
| O'Flynn, Mrs. Edith M | Toronto, Ont | 170 | 3,400 00 | 3,400 00 |
| O'Meara, Mrs. G. M | Quebec, Que | 24 | 480 00 | 480 00 |
| Oke, E. B | Toronto, Ont | 20 | 400 00 | 400 00 |
| Osler, Hammond & Nanton | Winnipeg, Man. | 375 | 7,500 00 | 7,500 00 |
| Osborne, J. F | Beamsville, Ont | 5 | 100 00 | 100 00 |
| Oxnard, George A | Guelph, Ont | 40 | 800 00 | 800 00 |
| Pann, Mrs. E. J | Los Angeles, Cal | 50 | 1,000 00 | 1,000 00 |
| Parfitt, Albion | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Parker, Stephen J | Owen Sound, Ont | 400 | 8,000 00 | 8,000 00 |
| Parlane, W. A | Collingwood, Ont | 15 | 300 00 | 300 00 |
| Paterson, Rev. T. W | Deer Park, Toronto | 84 | 1,680 00 | 1,680 00 |
| Paterson, Mrs. Florence | Toronto, Ont | 12 | 240 00 | 240 00 |
| Paton, Miss Jane (estate of) | " | 50 | 1,000 00 | 1,000 00 |
| Paton, John | Winnipeg, Man | 60 | 1,200 00 | 1,200 00 |
| Paton, Nigel F | Bombay, India | 30 | 600 00 | 600 00 |
| Patton, Jos. C., M.D | Toronto, Ont | 155 | 3,100 00 | 3,100 00 |
| Payne, Julian D., (exrs. estate) | New Orleans, La | 20 | 400 00 | 400 00 |
| Pearson, F. S. (estate) | New York, N.Y | 1,250 | 25,000 00 | 25,000 00 |
| Pellatt, Brig. General Sir Henry M., C.V.O. | Toronto, Ont | 304 | 6,080 00 | 6,080 00 |
| Pennefather, Mrs. Edith A | Peterboro, Ont | 22 | 440 00 | 440 00 |
| Peine, Louis | New Hamburg, Ont | 50 | 1,000 00 | 1,000 00 |
| Pepper, Rev. John | Souris, Man | 15 | 300 00 | 300 00 |
| Perrin, Mrs. Miney | New York, N.Y | 125 | 2,500 00 | 2,500 00 |
| Perry, Miss Elizabeth | Toronto, Ont | 27 | 540 00 | 540 00 |
| Peterkin, W. M | | 250 | 5,000 00 | 5,000 00 |
| Peters, George | Peterboro, Ont | 20 | 400 00 | 400 00 |
| Peterson, Mrs. Margaret H | Winnipeg, Man | 19 | 380 00 | 380 00 |
| Phelps, E. S | Burlington, Iowa | 50 | 1,000 00 | 1,000 00 |
| Pipe, Harvey | Amherst, N.S | 6 | 120 00 | 120 00 |
| Poland, H. G | London, Eng | 20 | 400 00 | 400 00 |
| Porter, John S | Toronto, Ont | 30 | 600 00 | 600 00 |
| Potts, James McC | Stirling, Ont | 10 | 200 00 | 200 00 |
| Powell, J.B. exrs. estate<br>Powell, Rev. John J.H.U. Powell | Mayfield, Sussex, Eng | 100 | 2,000 00 | 2,000 00 |
| Pringle, Mrs. Sara J | Toronto, Ont | 35 | 700 00 | 700 00 |
| Provident Investment Co | " | 107 | 2,140 00 | 2,140 00 |
| Proudfoot, William | Goderich, Ont | 200 | 4,000 00 | 4,000 00 |
| Radley, Mrs. Elizabeth J | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Ramsay, William (estate of) | Stow, Scotland | 439 | 8,780 00 | 8,780 00 |
| Ranee, Miss Eva, Maud | Clinton, Ont | 3 | 60 00 | 60 00 |
| Rennie, Mrs. Mary Ann | Bromley, Kent, Eng | 20 | 400 00 | 400 00 |
| Ranee, Mrs. Harriett, estate of | Clinton, Ont | 50 | 1,000 00 | 1,000 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Richard, Alfred | Montreal, Que. | 10 | 200 00 | 200 00 |
| Richardson, Mrs. G. R. | Kingston, Ont. | 2 | 40 00 | 40 00 |
| Riddell, Dr. Andrew R. | Toronto, Ont. | 80 | 1,600 00 | 1,600 00 |
| Ridout, Percival F. | London, Eng. | 55 | 1,100 00 | 1,100 00 |
| Robert, E. A. | Montreal, Que. | 250 | 5,000 00 | 5,000 00 |
| Robertson, John A. | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Robinson, Mrs. Elizabeth | " | 60 | 1,200 00 | 1,200 00 |
| Robinson, Mrs. Elizabeth (in trust) | " | 4 | 80 00 | 80 00 |
| Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson. | North Foreland, Broadstairs, Kent, Eng. | 100 | 2,000 00 | 2,000 00 |
| Rogers, Dr. J. M. | Ingersoll, Ont. | 18 | 360 00 | 360 00 |
| Roger, Mrs. Helen S. | Peterboro, Ont. | 41 | 820 00 | 820 00 |
| Rollo, Jennie S. | Chicago, Ill. | 53 | 1,060 00 | 1,060 00 |
| Rollo, W. F. | " | 56 | 1,120 00 | 1,120 00 |
| Rollo, Evelyn L., estate of. | " | 53 | 1,060 00 | 1,060 00 |
| Ross, Alexander | Manchester, Eng | 4 | 80 00 | 80 00 |
| Ross, Hon. A. M. (exrs. estate) | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Ross, Mrs. E. Phoebe | Edmonton, Alta | 5 | 100 00 | 20 00 |
| Routh, J. H. (exrs. estate) | Montreal, Que. | 20 | 400 00 | 400 00 |
| Rowlands, R. F. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Royal Trust Company | Montreal, Que. | 333 | 6,660 00 | 6,660 00 |
| Royal Trust Co. (Exrs. Estate Miss Emma King) | Quebec, Que. | 20 | 400 00 | 400 00 |
| Rumsey, C. S. (exrs. estate) | St. Mary's, Ont. | 10 | 200 00 | 200 00 |
| Ruston, Miss Jessie | Georgetown, Ont. | 100 | 2,000 00 | 2,000 00 |
| Royal Trust Co. (trustee for Mrs. Pipon) | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Ryan, Miss Elizabeth | Calgary, Alta. | 34 | 680 00 | 680 00 |
| Sauer, George | Galt, Ont. | 2 | 40 00 | 40 00 |
| Saylor, Wesley | Trenton, Ont. | 25 | 500 00 | 500 00 |
| Schell, R. S. (exrs. estate) | Brantford, Ont. | 80 | 1,600 00 | 1,600 00 |
| Schell, H. P. | New York, N.Y. | 20 | 400 00 | 400 00 |
| Scholfield, Mrs. Eliza A. | West Toronto, Ont. | 10 | 200 00 | 200 00 |
| Scott, Charles W. | Toronto, Ont. | 60 | 1,200 00 | 1,200 00 |
| Scott, Mrs. Mary C. | 374 Margueretta St., Toronto, Ont. | 4 | 80 00 | 80 00 |
| Scott, James (exrs. estate) | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Semple, Miss Jessie P. | " | 35 | 700 00 | 700 00 |
| Severs, Mrs. Mabel | Montreal, Que. | 11 | 220 00 | 220 00 |
| Sewall, Mrs. Winnifred E. | Hamilton, Ont. | 20 | 400 00 | 400 00 |
| Sharpe, Miss Clara L. | San Francisco, Cal. | 50 | 1,000 00 | 1,000 00 |
| Sharpe, George (exrs. estate) | " | 170 | 3,400 00 | 1,221 35 |
| Shaw, Mrs. Isabel T. | Hamilton, Ont. | 33 | 660 00 | 660 00 |
| Sherrard, Mrs. A. J. | Toronto, Ont. | 62 | 1,240 00 | 1,240 00 |
| Shutt, Robert A. | " | 15 | 300 00 | 300 00 |
| Sime, John, estate of | Toronto, Ont. | 26 | 520 00 | 520 00 |
| Sinclair, Miss Janet | Unknown. | 13 | 260 00 | 260 00 |
| Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate) | Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont. | 83 | 1,660 00 | 1,660 00 |
| Smillie, Mrs. R. E. G. | Nelson, B.C. | 18 | 360 00 | 360 00 |
| Smedley, George F. & Co. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Smith, Mrs. Alice M. | Toronto | 25 | 500 00 | 500 00 |
| Smith F. J. D. | Newtonbrook, Ont. | 210 | 4,200 00 | 4,200 00 |
| Smith, Alexander | Toronto, Ont. | 60 | 1,200 00 | 1,200 00 |
| Smith, Dr. Andrew, (exrs. estate) | Toronto General Trusts Corp., Toronto, Ont. | 40 | 800 00 | 800 00 |
| Smith, D. King, M.D. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Smith, Mrs. Mary Ann (exrs. estate) | National Trust Co., Toronto, Ont. | 270 | 5,400 00 | 5,400 00 |
| Smith, H. B. | Owen Sound, Ont. | 175 | 3,500 00 | 3,500 00 |
| Smith, Davis & Co. | Buffalo, N.Y. | 500 | 10,000 00 | 10,000 00 |
| Smith, W. W. | Raleigh, N.C. | 75 | 1,500 00 | 1,500 00 |
| Smith, Marshall J., (exrs. estate) | New Orleans, La. | 20 | 100 00 | 400 00 |
| Sonkson, E. | Berlin, Germany | 224 | 4,480 00 | 4,480 00 |
| Sorgius, Mrs. Constance Zeph. | Three Rivers, Que. | 5 | 100 00 | 100 00 |

THE WESTERN ASSURANCE COMPANY—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Sproule, Miss E. J., estate of | Toronto, Ont | 27 | 540 00 | 540 00 |
| Stanley, Bernard | Lucan, Ont | 300 | 6,000 00 | 6,000 00 |
| Stanley, Mrs. Hannah E. (in trust) | " | 8 | 160 00 | 160 00 |
| Stanley, Mrs. Jennie | " | 50 | 1,000 00 | 1,000 00 |
| Stanley, Aljoe E. | " | 37 | 740 00 | 740 00 |
| Stanley, Miss Mary E. | " | 61 | 1,220 00 | 1,220 00 |
| Stanley, Miss Charlotte M. | " | 39 | 780 00 | 780 00 |
| Stanley, Albert E. | " | 30 | 600 00 | 600 00 |
| Stanley, Miss Lucretia M | " | 36 | 720 00 | 720 00 |
| Stanley, Uriah M | Brantford, Ont | 40 | 800 00 | 800 00 |
| Stanway, F. N. | Toronto, Ont | 5 | 100 00 | 100 00 |
| Staples, Mrs. Eliza | St. Thomas, Ont | 8 | 160 00 | 160 00 |
| Stayner, Rev. Sutherland | Toronto, Ont | 4 | 80 00 | 80 00 |
| Stayner, Mrs. Harriet R. | " | 6 | 120 00 | 120 00 |
| Stevenson, Miss Amy | Ancaster, Ont | 40 | 800 00 | 800 00 |
| Stewart, Mrs. Bessie | Cleveland, Ohio | 40 | 800 00 | 800 00 |
| Stewart, Miss Ida A. | Woodstock, Ont | 25 | 500 00 | 500 00 |
| Stewart, William | Toronto, Ont | 22 | 440 00 | 440 00 |
| Stewart, Mrs. Margaret J | Campbellford, Ont | 10 | 200 00 | 200 00 |
| Stewart, Robert, (exrs. estate) | Care of John Duncan, Toronto, Ont | 36 | 720 00 | 720 00 |
| | " | 10 | 200 00 | 200 00 |
| Stinson, H. E. | Liverpool, Eng. | 20 | 400 00 | 400 00 |
| Stock, William H. | Waubashene, Ont. | 200 | 4,000 00 | 4,000 00 |
| Stocking, Charles P. | Sault Ste. Marie, Ont. | 24 | 480 00 | 480 00 |
| Stone, Mrs. Vera E. | Toronto, Ont | 62 | 1,240 00 | 1,240 00 |
| Strathy, A. G. | " | 100 | 2,000 00 | 2,000 00 |
| Strathy, J. R. | " | 30 | 600 00 | 600 00 |
| Strathy, Miss Elizabeth M. | " | 30 | 600 00 | 600 00 |
| Strathy, G. B. | Guelph, Ont | 20 | 400 00 | 400 00 |
| Strong, Mrs. Amelia L., executric estate of A. D. D. Strong | Collingwood, Ont | 100 | 2,000 00 | 2,000 00 |
| Swain, W. J. | Toronto, Ont | 17 | 340 00 | 340 00 |
| Symonds, Miss Eliza F. | Guelph, Ont | 50 | 1,000 00 | 1,000 00 |
| Sutherland, J., Junior | " | 50 | 1,000 00 | 1,000 00 |
| Sutherland, James | Care of R. J. Tackaberry, Toronto, Ont. | 25 | 500 00 | 500 00 |
| Tackaberry, Mrs. Catherine, (exrs estate) | Unknown | 5 | 100 00 | 100 00 |
| Talbut, Marcus, (exrs. estate) | Toronto, Ont | 14 | 280 00 | 280 00 |
| Taylor, Miss Amy E. R. | " | 9 | 180 00 | 180 00 |
| Taylor, Miss Mary L. | Care of F. Roper, Toronto, Ont | 3 | 60 00 | 60 00 |
| Taylor, Mrs. Elizabeth A. H. (exrs. estate) | Toronto, Ont | 10 | 200 00 | 200 00 |
| Telfer, Mrs. Mary M. | St. Mary's, Ont. | 15 | 300 00 | 300 00 |
| Thompson, J. B. | Toronto, Ont | 847 | 16,940 00 | 16,940 00 |
| Thompson, Robert (exrs. estate) | Edinburgh, Scot. | 24 | 480 00 | 480 00 |
| Thomson, Miss Martha Muir | Toronto, Ont | 40 | 800 00 | 800 00 |
| Thomson, R. G. O | " | 40 | 800 00 | 800 00 |
| Thompson, Dr. M. G. | " | 64 | 1,280 00 | 1,280 00 |
| Thomson, Mrs. Isabella M. S. | Ottawa, Ont | 100 | 2,000 00 | 2,000 00 |
| Tidswell, Mrs. Kate E. | Woodstock, Ont | 12 | 240 00 | 240 00 |
| Tindall, Mrs. M. G | " | 12 | 240 00 | 240 00 |
| Tindall, Mrs. M. G., exrs. est | Toronto, Ont | 900 | 18,000 00 | 18,000 00 |
| Toronto General Trusts Corp., (exrs. estate) Mary E. Cockburn | " | 50 | 1,000 00 | 1,000 00 |
| Toronto General Trusts Corp., (exrs. estate) A. Robertson | " | 55 | 1,100 00 | 1,100 00 |
| Toronto General Trusts Corp. (exrs. estate) Mrs. C. L. Featherstonhaugh | " | 2 | 40 00 | 40 00 |
| Toronto General Trusts Corp., (exrs. estate) C. C. Baines | " | 166 | 3,320 00 | 3,320 00 |
| Toronto General Trusts Corp., (exrs. estate) Jane Kirkland | " | 32 | 640 00 | 640 00 |
| Toronto General Trusts Corp. (Trustee) Annie Carlon | " | 355 | 7,100 00 | 7,100 00 |
| Toronto General Trusts Corp., (exrs. estate) James Kerr Osborne | " | 31 | 620 00 | 620 00 |
| Toronto General Trusts Corp., (exrs. estate) Mrs. Martha P. Miles | | | | |

THE WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Townley, Mrs. W. R | Chicago, Ill | 24 | 480 00 | 480 00 |
| Van der Linde, Mrs. Louise | Toronto, Ont | 56 | 1,120 00 | 1,120 00 |
| Van Heynigen, A. E., (estate) | Albany, Georgia | 100 | 2,000 00 | 2,000 00 |
| Vogel, Philipp Jacob | London, E.C., Eng | 38 | 760 00 | 760 00 |
| Vogel, Laura C | Toronto, Ont | 12 | 240 00 | 240 00 |
| Vogel, Laura C. and Charles G. McGill | " | 1 | 20 00 | 20 00 |
| Waddell, John | Orono, Ont | 25 | 500 00 | 500 00 |
| Wade, Mrs. Lillie M | Brighton, Ont | 17 | 340 00 | 340 00 |
| Wadhams, John M | Goshen, Conn | 18 | 360 00 | 360 00 |
| Wadhams, Julia E | Torrington, Conn | 16 | 320 00 | 320 00 |
| Wadhams, Mrs. Mary P | " | 30 | 600 00 | 600 00 |
| Wadhams, Robert P | " | 16 | 320 00 | 320 00 |
| Wainwright, C. S | Toronto, Ont | 10 | 200 00 | 200 00 |
| Walker, Mrs. Clara R | " | 34 | 680 00 | 680 00 |
| Walker, Warren J | " | 2 | 40 00 | 40 00 |
| Wallace, Mrs. Henrietta | " | 20 | 400 00 | 400 00 |
| Ward, R. M. Bretherton | Liverpool, Eng | 50 | 1,000 00 | 1,000 00 |
| Warwick, Mrs. M. J. and R. D. Warwick (in trust) | Toronto, Ont | 290 | 5,800 00 | 5,800 00 |
| Warwick, R. D | " | 10 | 200 00 | 200 00 |
| Webb, Albert E. (in trust) | Los Angeles, Cal | 1,056 | 21,120 00 | 21,120 00 |
| Weir, Robert | Toronto, Ont | 5 | 100 00 | 100 00 |
| Wheeler, Mrs. Anne L | St. Paul, Minn | 80 | 1,600 00 | 1,600 00 |
| White, Miss Alice | Montreal, Que | 5 | 100 00 | 100 00 |
| Whitelaw, Mrs. Sarah | Hagersville, Ont | 11 | 220 00 | 220 00 |
| Wilkes, Alfred J | Brantford, Ont | 2 | 40 00 | 40 00 |
| Williamson, H. W., (estate) | Care of W. Williamson, Toronto, Ont | 10 | 200 00 | 200 00 |
| Wills, Miss Annie | Toronto, Ont | 31 | 620 00 | 620 00 |
| Willa, Miss Annie (exec.) | " | 1 | 20 00 | 20 00 |
| Wills, Miss Eliza (exrs. estate) | " | 31 | 620 00 | 620 00 |
| Wills, Miss Susan | " | 31 | 620 00 | 620 00 |
| Wills, Miss Wilhelmina (estate of) | " | 31 | 620 00 | 620 00 |
| Wills, Thomas (exec. estate) | Care of J. F. Wills, Belleville, Ont | 125 | 2,500 00 | 2,500 00 |
| Wilson, Mrs. Jessie | Toronto, Ont | 22 | 440 00 | 440 00 |
| Wilson, C. S., (exec. estate) | Care of John Stark & Co., Toronto, Ont | 1,200 | 24,000 00 | 24,000 00 |
| Wilson, Mrs. Harriet E | Montreal, Que | 36 | 720 00 | 720 00 |
| Wolf, Mrs. Ada | Oakland, Cal | 50 | 1,000 00 | 1,000 00 |
| Wood, E. R | Toronto, Ont | 75 | 1,500 00 | 1,500 00 |
| Wood, Herbert H | " | 18 | 360 00 | 360 00 |
| Wood, Lewis P | Moosejaw, Sask | 74 | 1,480 00 | 1,480 00 |
| Wood, S. Casey | Toronto, Ont | 76 | 1,520 00 | 1,520 00 |
| Wood, Hon. S. C. (estate) | Care of S. Casey Wood, Toronto, Ont | 3 | 60 00 | 60 00 |
| Wood, Miss Lucinda J | Brantford, Ont | 53 | 1,060 00 | 1,060 00 |
| Young, Mrs. Margaret | Toronto, Ont | 25 | 500 00 | 500 00 |
| Young, W. E | " | 2 | 40 00 | 40 00 |
| Total Common Stock | | 75,000 | 1,500,000 00 | 1,492,061 35 |
| Total Preferred Stock | | 50,000 | 1,000,000 00 | 1,000,000 00 |
| Totals | | 125,000 | 2,500,000 00 | 2,492,061 35 |

# APPENDIX B.

# GENERAL STATEMENTS

OF

# BRITISH AND FOREIGN COMPANIES

FOR

# YEAR ENDING DECEMBER 31, 1920.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

The British Crown Assurance Corporation.
The Excess Insurance Company, Limited.
La Nationale Compagnie anonyme d'Assurances.
Phenix Fire Insurance Company of Paris.
Union Fire Insurance Company of Paris.
Union Insurance Society of Canton, Limited.
The Yangtsze Insurance Association, Limited.

## ALLIANCE ASSURANCE COMPANY—LIMITED.

### General Business Statement for the Year ending December 31, 1920.

### FIRE INSURANCE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the year:— | | | | | |
| Reserve for unexpired risks | 678,500 0 0 | | | | |
| Additional Reserve | 1,579,354 0 0 | | | | |
| | | 2,257,854 0 0 | Contributions to Fire Brigades | | 14,560 12 1 |
| Premiums | | 1,945,110 2 4 | Transferred to Profit and Loss Account (Second Schedule) | | 348,170 16 4 |
| Interest, dividends and rents | 123,826 9 6 | | Amount of Fire Insurance Fund at the end of the year, as per Third Schedule (Balance Sheet):— | | |
| Less Income tax | 31,110 7 3 | | Reserve for unexpired risks, being 40 per cent. of Premium Income for the year | | |
| | | 92,716 2 3 | cent. of Premium Income for the year. | 778,045 0 0 | |
| | | | Additional Reserve | 1,500,000 0 0 | |
| | | | | | 2,278,045 0 0 |
| | | £ 4,295,680 4 7 | | | £ 4,295,680 4 7 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of last year's account | | 942,177 3 3 | Dividends, less income tax, to shareholders | 343,013 12 9 |
| Interest, dividends and rents not carried to other accounts | £ 103,795 10 4 | | Property tax and income tax on profits | 111,871 6 3 |
| Less income tax | 26,446 19 11 | | Expenses not charged to other accounts | 30,993 17 7 |
| | | 77,348 10 5 | Applied in reduction of Office Premises account | 13,896 0 0 |
| Transferred from:— | | | Transferred to investment reserve account | 250,000 0 0 |
| Fire insurance account | | 348,170 16 0 | Applied in writing down investments | 263,422 5 7 |
| Marine Insurance account | | 197,497 2 6 | Balance, as per third schedule (balance sheet) | 730,270 0 11 |
| Employers' liability insurance account | | 128,596 10 8 | | |
| Miscellaneous insurance account | | 25,271 15 7 | | |
| Transfer and registration fees | | 3,405 4 4 | | |
| | | £ 1,722,467 3 1 | | £ 1,722,467 3 1 |

### BALANCE SHEET.

| Liabilities. | £ s. d. | Assets. | £ s. d. |
|---|---|---|---|
| Authorized and subscribed capital £5,450,000 consisting of 250,000 original shares and 450,000 new shares, each new Share carrying the same right to dividend and Assets as each original share:— | | Mortgages on property within the United Kingdom | 4,362,223 1 2 |
| | | Mortgages on property out of the United Kingdom | 72,515 9 0 |
| | | Loans on parochial and other public rates | 600,384 14 10 |
| Issued—250,000 original shares of £20 each, with £2 4s. 0d. per share paid up | | " Life interests | 617,776 7 3 |
| | | " Reversions | 237,257 85 0 |
| 450,000 new shares of £1 each (fully paid) | | " Rent charges | 131,676 14 10 |
| | | " Stocks and shares | 126,920 0 0 |
| | | " Company's policies within their surrender values | 1,193,718 1 6 |
| | 1,000,000 0 0 | " Personal security | 67,652 6 8 |

| | | | |
|---|---|---|---|
| Life assurance funds | 16,929,518 | 18 | 11 |
| Annuity funds | 1,248,224 | 12 | 4 |
| Sinking fund and capital redemption funds | 940,362 | 6 | 9 |
| Fire insurance fund | 2,278,045 | 0 | 0 |
| Marine insurance fund | 1,677,826 | 12 | 4 |
| Personal accident insurance fund (Including £2,794 9s. 2d. for estimated outstanding claims) | 29,715 | 6 | 7 |
| Employers' Liability insurance fund (Including £106,530 for estimated outstanding claims). | 328,221 | 0 | 0 |
| Miscellaneous insurance funds | 456,376 | 10 | 7 |
| General fund | 209,259 | 18 | 2 |
| Profit and loss account | 709,270 | 0 | 11 |
| Reserve for contingencies arising out of the war | 100,000 | 0 | 0 |
| Reserve for excess profits duty not yet adjusted | 173,062 | 8 | 0 |
| Investment reserve account | 250,000 | 0 | 0 |
| | £ 26,329,882 | 14 | 7 |
| Claims admitted or intimated, but not paid— | | | |
| Life assurance | 295,593 | 15 | 2 |
| Fire insurance | 281,808 | 19 | 6 |
| Marine insurance | 56,555 | 3 | 1 |
| Miscellaneous insurance | 43,122 | 3 | 8 |
| Annuities due and unpaid | 1,594 | 17 | 8 |
| Outstanding dividends | 760 | 16 | 7 |
| Sundry creditors— | | | |
| Life assurance accounts | 156,518 | 12 | 6 |
| Fire insurance account | 208,735 | 15 | 7 |
| Marine insurance account | 29,581 | 4 | 3 |
| Personal accident insurance account | 346 | 19 | 6 |
| Employers' liability insurance account | 2,814 | 10 | 10 |
| Miscellaneous insurance account | 10,147 | 3 | 8 |
| Miscellaneous creditors | 233,882 | 6 | 7 |
| | £ 27,651,345 | 3 | 2 |

| | | | |
|---|---|---|---|
| " Miscellaneous securities | 39,337 | 15 | 8 |
| Investments (at book values)— | | | |
| Deposits with the High Court— | | | |
| India 3½ per cent. stock, 1931 | 17,625 | 0 | 0 |
| £5 per cent. war stock (1299-47) | 39,166 | 0 | 0 |
| London county consolidated 3½ per cent. stock | 11,400 | 0 | 0 |
| British Government securities | 9,117,476 | 0 | 0 |
| Municipal and County securities—United Kingdom | 460,783 | 0 | 0 |
| Indian and Colonial Government securities | 987,793 | 0 | 0 |
| Indian and Colonial Provincial securities | 109,304 | 0 | 0 |
| Indian and Colonial Municipal securities | 490,490 | 0 | 0 |
| Foreign Government securities | 1,209,392 | 0 | 0 |
| Foreign Provincial securities | 3,030 | 0 | 0 |
| Foreign Municipal securities | 240,982 | 0 | 0 |
| Railway and other debentures and debenture stocks—Home and Foreign | 2,090,145 | 11 | 7 |
| Railways and other preference and guaranteed stocks | 998,957 | 0 | 0 |
| Railway ordinary stocks | 687,560 | 0 | 0 |
| Stocks and shares (other than railway stocks) | 366,268 | 0 | 0 |
| Rent charges | 2,859 | 11 | 11 |
| Freehold ground rents | 170,648 | 18 | 0 |
| Leasehold ground rents | 67,796 | 10 | 6 |
| House property | 1,382,658 | 12 | 10 |
| Life interests | 14,077 | 11 | 6 |
| Reversions | 286,736 | 10 | 7 |
| Agents' Balances | 601,123 | 13 | 7 |
| Sundry debtors | 160,532 | 13 | 4 |
| Outstanding premiums | 39,890 | 15 | 10 |
| Outstanding interest, dividends and rents | 11,645 | 8 | 2 |
| Interest, dividends and rents accrued, but not payable | 244,797 | 9 | 2 |
| Bills receivable | 32,063 | 15 | 5 |
| Cash:— | | | |
| On deposit | 135,934 | 0 | 0 |
| In hand and on current account | 220,745 | 14 | 9 |
| | £ 27,651,345 | 3 | 2 |

## BRITISH GENERAL INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

### FIRE ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Fire Insurance Fund at beginning of year:— | | |
| Reserve for unexpired Risks | 42,862 14 4 | |
| Additional Reserve | 50,000 0 0 | |
| | | 92,862 14 4 |
| Premiums (less reinsurances) | | 209,250 15 4 |
| Interest on fund | 5,746 1 11 | |
| Less income tax | 1,723 16 7 | |
| | | 4,022 5 4 |
| Transfer from Profit and Loss Account | | 25,000 0 0 |
| | | £ 331,135 15 0 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Claims paid and outstanding | | 98,603 15 3 |
| Bonus to assured | | 62 11 8 |
| Commission | | 30,390 10 4 |
| Expenses of Management | | 30,757 12 2 |
| Contributions to fire brigades | | 78 9 1 |
| Transfer to Profit and Loss Account | | 9,542 10 4 |
| Reserve for unexpired risks | 83,700 6 2 | |
| Additional Reserve | 75,000 0 0 | |
| | | 158,700 6 2 |
| | | £ 331,135 15 0 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. |
|---|---|---|
| Balance of last year's account | 21,595 9 9 | |
| Less final dividend, 1918 | 11,523 5 0 | |
| | | 10,072 4 9 |
| Interest, dividends, etc., not carried to other accounts | 18,409 9 9 | |
| *Less* Income tax | 5,522 16 11 | |
| | | 12,886 12 10 |
| Transfer fees | | 79 19 0 |
| Premium on new shares issued | | 50,000 0 0 |
| Profit realized:— | | |
| Fire Account | | 9,542 10 4 |
| Accident Account | | 1,068 0 7 |
| Employers' Liability Account | | 40,631 0 1 |
| General Account | | 7,935 16 4 |
| Marine Account (interest only) | | 19,870 12 2 |
| | | £ 152,086 16 1 |

| | £ s. d. | £ s. d. |
|---|---|---|
| Income tax | | 862 14 2 |
| Interim dividend, 1920 | | 32,894 10 5 |
| Expenses of new issue written off | | 2,467 15 8 |
| Loss on sale of investments | | 1,225 10 4 |
| Marine reserve fund | | 20,000 0 0 |
| General Reserve Fund | | 20,000 0 0 |
| Fire Reserve Fund | | 25,000 0 0 |
| Investment Reserve Fund | | 35,000 0 0 |
| Balance | | 14,636 5 6 |
| | | £ 152,086 16 1 |

### BALANCE SHEET.

| | £ s. d. | £ s. d. |
|---|---|---|
| Nominal Capital, 1,000,000 shares at £1 each | | 1,000,000 0 0 |
| Amount subscribed, 695,455 shares at £1 each | | 695,455 0 0 |
| Capital paid up:— | | |
| 695,455 shares at 5s. each | | 173,863 15 0 |
| Life Assurance Funds | 114,011 6 1 | |
| Fire Insurance Fund | 158,700 6 2 | |

| | £ s. d. | £ s. d. |
|---|---|---|
| Mortgages and loans on property in U.K. | | 85,580 0 0 |
| Loans on Parochial and other public rates | | 3,723 6 5 |
| Loans on reversion | | 1,000 0 0 |
| " Life Interests | | 534 11 7 |
| " Personal Security | | 1,200 0 0 |
| " Other securities | | 54,046 0 0 |
| " Company's Policies within surrender value | | 2,707 13 0 |

## British General—*Concluded.*

| | | | | | | |
|---|---|---|---|---|---|---|
| Accident Insurance Fund | | | 1,825 | 15 | 10 | |
| Employers' Liability Insurance Fund | | | 165,970 | 4 | 8 | |
| General Insurance Fund | | | 47,174 | 1 | 11 | |
| Capital Redemption Fund | | | 3,773 | 8 | 1 | |
| Marine Insurance Fund | | | 233,084 | 3 | 3 | |
| General Reserve Fund | | | 120,000 | 0 | 0 | |
| Staff Pension Fund | | | 5,000 | 0 | 0 | |
| Investment Reserve Fund | | | 50,000 | 0 | 0 | |
| Profit and Loss Account | | | 14,636 | 5 | 6 | |
| | | | | | | 914,175 11 6 |
| Claims admitted or intimated but not paid:— | | | | | | |
| Life Assurance | | | 2,353 | 0 | 0 | |
| Fire Insurance | | | 41,372 | 7 | 3 | |
| | | | | | | 43,725 7 3 |
| Sundry creditors | | | | | | 33,340 17 2 |
| Companies balances bearing interest | | | | | | 34,570 14 11 |
| Due to re-insurers | | | | | | 125,220 11 10 |
| Unclaimed dividends | | | | | | 74 17 7 |
| Provision for final dividend | | | | | | 21,736 1 5 |
| Loan from bankers | | | | | | 93,333 6 8 |
| | | | | | | £ 1,440,041 3 4 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Deposit with the High Court— | | | | | | |
| £5,000 Indian 3% stock | | | 3,000 | 0 | 0 | |
| £4,000 S. Australian stock | | | 3,300 | 0 | 0 | |
| £5,000 Canada 4% stock | | | 4,200 | 0 | 0 | |
| £2,000 Bank of England | | | 4,450 | 0 | 0 | |
| £2,500 N.S. Wales 4% stock | | | 2,050 | 0 | 0 | |
| | | | | | | 17,000 0 0 |
| British Government Securities | | | | | | 378,091 10 0 |
| Municipal and County Securities, United Kingdom | | | | | | 4,865 3 0 |
| Colonial Government Securities | | | | | | 25,190 1 6 |
| Foreign Government Securities | | | | | | 131,429 7 4 |
| Foreign Provincial Securities | | | | | | 300 0 1 |
| Foreign Municipal Securities | | | | | | 5,550 0 1 |
| Railway and other debentures and debenture stocks, home and foreign | | | | | | 120,257 8 10 |
| Railway and other preference and guaranteed stocks | | | | | | 43,631 2 7 |
| Railway and other ordinary stocks | | | | | | 49,129 10 10 |
| Freehold Ground Rents | | | | | | 6,906 19 9 |
| Short term notes | | | | | | 18,944 17 6 |
| Insurance Companies' shares | | | | | | 114,251 0 3 |
| | | | | | | 1,062,338 12 7 |
| Policies on life of Managing Director | | | | | | 10,996 19 7 |
| Head office lease | | | | | | 2,300 00 |
| Agents' balances | | | 198,900 | 3 | 8 | |
| Companies balances | | | 32,314 | 10 | 8 | |
| | | | | | | 231,214 14 4 |
| Deposits with companies bearing interest | | | | | | 29,513 18 9 |
| Interest and dividends accrued | | | | | | 8,739 6 5 |
| Sundry debtors | | | | | | 1,010 15 9 |
| Cash at bank and in hand | | | | | | 93,326 15 00 |
| | | | | | | £ 1,440,041 3 4 |

## The Caledonian Insurance Company.

### Genaral Business Statement for the Year ending December, 1920.

### FIRE INSURANCE ACCOUNT.

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Amount of Fire Insurance Fund at the beginning of the Year:— | | | | | | | Claims under Policies paid and outstanding | | | | £ | 450,124 | 11 | 2 |
| Reserve for Unexpired Risks | £ | 282,220 | 0 | 0 | | | Commission | | | | | 175,722 | 5 | 8 |
| Additional Reserve | | 200,000 | 0 | 0 | | | Expenses of Management | | | | | 159,040 | 17 | 0 |
| | | | | £ | 482,220 | 0 0 | Contributions to Fire Brigades | | | | | 2,340 | 8 | 2 |
| Premiums | £ | 1,367,110 | 17 | 4 | | | Carried to Profit and Loss Account | | | | | 63,576 | 6 | 2 |
| *Less* Reinsurance Premiums | | 446,901 | 14 | 6 | | | Amount of Fire Insurance Fund at the end of the year, as per General Balance-Sheet:— | | | | | | | |
| | | | | | 920,209 | 2 10 | Reserve for Unexpired Risks, being 40 per cent of premium income for the year | £ | 368,082 | 0 0 | | | | |
| Interest, Dividends, and Rents (*less* Income Tax) | | | | | 25,457 | 5 4 | Additional Reserve | | 250,000 | 0 0 | | | | |
| Transferred from Profit and Loss Account— | | | | | | | | | | | | 618,082 | 0 | 0 |
| Amount added to Additional Reserve | | | | | 50,000 | 0 0 | | | | | | | | |
| | | | | £ | 1,477,886 | 8 2 | | | | | £ | 1,477,886 | 8 | 2 |

### PROFIT AND LOSS ACCOUNT.

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Balance of last year's Account | | | | £ | 216,253 | 14 8 | Dividend paid (*less* Income Tax) | | | | £ | 26,337 | 10 | 0 |
| Interest, Dividends, and Rents (*less* Income Tax) not carried to other Accounts | | | | | 14,060 | 17 3 | Bad and Doubtful Debts | | | | | 879 | 15 | 0 |
| Transfer Fees | | | | | 40 | 0 0 | Provision for Outstanding Taxes—Home and Foreign | | | | | 61,000 | 0 | 0 |
| Transferred from:— | | | | | | | Transferred to General Insurance Account | | | | | 10,000 | 0 | 0 |
| Fire Insurance Account | £ | 63,576 | 6 | 2 | | | Amount added to Fire Account Additional Reserve | | | | | 50,000 | 0 | 0 |
| Accident Insurance Account | | 2,000 | 0 | 0 | | | Written off Investments | | | | | 10,000 | 0 | 0 |
| Employers' Liability Insurance Account | | 4,000 | 0 | 0 | | | Balance, as per General Balance-Sheet | | | | | 166,713 | 13 | 1 |
| Marine Insurance Account | | 25,000 | 0 | 0 | | | | | | | | | | |
| | | | | | 94,576 | 6 2 | | | | | | | | |
| | | | | £ | 324,930 | 18 1 | | | | | £ | 324,930 | 18 | 1 |

## GENERAL BALANCE-SHEET.

| Liabilities. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| *Shareholders' Capital, £537,500 in 21,500 shares of £25, with £5 paid on each: total amount paid | | | | 107,500 | 0 | 0 |
| Fire Insurance Fund | | | | 618,082 | 0 | 0 |
| Accident Insurance Fund | | | | 5,139 | 14 | 4 |
| Employers' Liability Insurance Fund | | | | 53,446 | 5 | 9 |
| Annuities Certain and Leasehold Redemption Fund | | | | 19,405 | 9 | 5 |
| General Insurance Fund | | | | 64,753 | 1 | 5 |
| Marine Insurance Fund | | | | 305,496 | 4 | 8 |
| Profit and Loss Account | | | | 166,713 | 13 | 1 |
| | | | | £ 1,340,536 | 8 | 8 |
| *Claims admitted or intimated but not paid:— | | | | | | |
| Fire Insurance | 131,485 | 9 | 11 | | | |
| General Insurance | 15,000 | 1 | 3 | | | |
| Marine Insurance | 80,410 | 16 | 7 | | | |
| | | | | 226,896 | 7 | 9 |
| Due to Insurance Companies | | | | 54,427 | 5 | 0 |
| Interest received in advance | | | | 283 | 16 | 1 |
| *Unclaimed Dividends | | | | 3,189 | 10 | 0 |
| *Expenses and Commission Outstanding and Provision for Outstanding Taxes:— | | | | | | |
| Fire Insurance | 85,434 | 13 | 1 | | | |
| Accident Insurance | 116 | 16 | 0 | | | |
| Employers' Liability Insurance | 1,359 | 19 | 5 | | | |
| General Insurance | 937 | 10 | 1 | | | |
| Marine Insurance | 4,084 | 0 | 0 | | | |
| | | | | 91,932 | 18 | 7 |
| Sundry Balances due by the Company | | | | 7,990 | 16 | 1 |
| | | | | £ 1,725,257 | 2 | 2 |
| LIFE DEPARTMENT. | | | | | | |
| Liabilities as per separate Balance-Sheet | | | | 4,261,363 | 9 | 1 |
| | | | | £ 5,986,620 | 11 | 3 |

| Assets. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Loans on Company's Policies within their Surrender Values | | | | £ 101 | 0 | 0 |
| Mortgages on Property out of the United Kingdom | | | | 71,575 | 0 | 0 |
| Investments— | | | | | | |
| British Government Securities | | | | 461,523 | 3 | 8 |
| Indian and Colonial Government Securities | | | | 29,124 | 8 | 10 |
| Indian and Colonial Municipal Securities | | | | 49,029 | 0 | 0 |
| Foreign Government Securities | | | | 267,681 | 8 | 10 |
| Foreign Provincial Securities | | | | 17,080 | 3 | 5 |
| Foreign Municipal Securities | | | | 124,110 | 18 | 11 |
| Railway and other Debentures and Debenture Stocks—Home and Foreign | | | | 161,236 | 15 | 5 |
| Railway and other Preference and Guaranteed Stocks | | | | 25,406 | 18 | 8 |
| Railway and other Ordinary Stocks | | | | 5,733 | 17 | 7 |
| Fee-Duties and Ground Annuals | | | | 79,273 | 12 | 5 |
| Agents' Balances | | | | 307,143 | 19 | 8 |
| *Outstanding Premiums | | | | 45 | 0 | 0 |
| *Outstanding Interest, Dividends, and Rents | | | | 97 | 11 | 4 |
| *Interest accrued but not payable | | | | 14,916 | 6 | 5 |
| Cash in hand and on Current Account | | | | 70,349 | 6 | 6 |
| Office Furniture and Maps | | | | 5,264 | 0 | 0 |
| Due by Life Department | | | | 35,570 | 10 | 6 |
| | | | | £ 1,725,257 | 2 | 2 |
| LIFE DEPARTMENT. | | | | | | |
| Assets as per separate Balance-Sheet | | | | 4,261,363 | 9 | 1 |
| | | | | £ 5,986,620 | 11 | 3 |

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

### General Business Statement for the Year ending December 31, 1920.

### REVENUE ACCOUNT.

| Dr. | | | Cr. | | |
|---|---|---|---|---|---|
| To— | | | By— | | |
| Amount of fire insurance fund at the beginning of the year:— | | | Claims paid and outstanding, after deduction of re-insurances | | 3,348,304 1 4 |
| Reserve for unexpired risks | £ 2,413,130 5 9 | | Commission and brokerage | | 815,616 13 11 |
| Additional reserve | 3,540,835 15 8 | | Contributions to fire brigades | £ 25,180 18 9 | |
| | | 5,953,966 1 5 | State charges—Foreign | 252,755 5 0 | |
| Premiums after deduction of re-insurances | | 6,708,182 4 8 | Expenses of management | 1,505,833 10 10 | |
| | | | | | 1,783,769 14 7 |
| | | | Bad debts | | 1,214 0 10 |
| | | | Amount to profit and loss | | 400,000 0 0 |
| | | | Amount of fire insurance fund at the end of the year:— | | |
| | | | Reserve for unexpected risks, being 40 per cent. of premium income for the year | £ 2,683,272 17 10 | |
| | | | Additional reserve | 3,629,970 17 7 | |
| | | | | | 6,313,243 15 5 |
| | | £ 12,662,148 6 1 | | | £ 12,662,148 6 1 |

### PROFIT AND LOSS ACCOUNT.

| Dr. | £ s. d. | | Cr. | | £ s. d. |
|---|---|---|---|---|---|
| To— | | | By— | | |
| Balance of last year's account | 682,363 5 7 | | Dividend paid 18th May | £ 295,000 0 0 | |
| Interests and dividends not carried to other accounts | £ 710,381 11 1 | | Dividend paid 2nd November | 295,000 0 0 | |
| Less income tax | 80,186 15 2 | | | | 590,000 0 0 |
| | 630,194 15 11 | | Interest on debenture stocks— | | |
| Amount transferred from fire department | 400,000 0 0 | | "West of England" | £ 11,008 18 4 | |
| Amount transferred marine department | 150,000 0 0 | | "Palatine" | 9,966 0 7 | |
| Amount transferred accident department | 450,000 0 0 | | "Union" | 21,347 14 0 | |
| Transfer and other fees | 2,049 11 1 | | "Ocean" | 32,514 6 8 | |
| | | | | 74,866 19 7 | |
| | | | Less income tax | 22,460 1 10 | |
| | | | | | 52,406 17 9 |
| | | | Income tax and excess profits duty | | 602,891 19 4 |
| | | | Alterations, repairs, office fittings and furniture at head office and branches | | 57,436 0 11 |
| | | | Cost of business acquired | | 54,140 15 6 |
| | | | Amount written off freehold premises | | 20,000 0 0 |
| | | | Transferred to investment reserve and contingency fund | | 221,405 0 5 |
| | | | Transferred to guarantee and pension fund | | 10,000 0 0 |
| | | | Balance carried to next year's account | | 706,626 18 8 |
| | £ 2,314,607 12 7 | | | | £ 2,314,607 12 7 |

# BALANCE SHEET.

| Liabilities. | £ s. d. | £ s. d. | £ s. d. |
|---|---|---|---|
| Shareholders' Capital:— | | | |
| Subscribed (590,000 shares of £5 each), £2,950,000 | | | |
| Paid-up | | 1,475,000 0 0 | |
| Investment Reserve and Contingency Fund | 1,000,000 0 0 | | |
| Guarantee and Pension Fund | 296,956 6 7 | | |
| Profit and Loss Account | 706,626 18 8 | | |
| | | 2,003,583 5 3 | |
| Fire Insurance Fund | 6,313,243 15 5 | | |
| Marine Insurance Fund | 1,321,588 13 3 | | |
| Accident Insurance Fund | 3,907,789 2 2 | | |
| Reinsurance and other Funds | 659,657 8 9 | | |
| | | 12,202,278 19 7 | |
| Leasehold Redemption and Sinking Fund Account | | 464,999 8 7 | |
| "West of England" 4% Terminable Debenture Stock | 275,058 18 0 | | |
| "Palatine" 4% Terminable Debenture Stock | 248,965 9 8 | | |
| "Union" 4% Terminable Debenture Stock | 533,507 0 0 | | |
| "Ocean" 4% Terminable Debenture Stock | 813,600 12 6 | | |
| | | 1,871,132 0 2 | |
| Claims admitted or intimated but not paid, less amounts recoverable under reinsurances:— | | | |
| Fire | 1,198,509 11 10 | | |
| Marine | 166,036 0 0 | | |
| Accident | 2,754,926 15 1 | | |
| | | 4,119,472 6 11 | |
| Amounts due to other Companies for Reinsurances and Losses | 1,435,924 6 7 | | |
| Amount due to Life Department pending investment | 82,792 9 6 | | |
| Amount due to "Hand-in-Hand" Fund | 2,588 18 2 | | |
| Amount due to "Union" Life Fund | 4,008 16 1 | | |
| Perpetual Premiums, Fire Deposits and Fees | 14,761 3 4 | | |
| Bills Payable | 16,023 18 1 | | |
| Amounts due to Agents and others | 700,074 8 7 | | |

| Assets. | £ s. d. | £ s. d. | £ s. d. |
|---|---|---|---|
| Mortgages on property within the United Kingdom | 193,342 19 5 | | |
| Mortgages on property out of the United Kingdom | 200,412 6 5 | | |
| Mortgages on Rates raised under Acts of Parliament | 7,561 15 6 | | |
| Loans upon Life Interests and Reversions | 3,600 0 0 | | |
| Loans upon Stocks and Shares | 3,136 14 8 | | |
| Loans upon Personal Security | 1,259 9 7 | | |
| | | 409,313 5 7 | |
| Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there)— | | | |
| British Government Securities | 3,674,332 5 0 | | |
| Municipal and County Securities, United Kingdom | 56,689 14 8 | | |
| Indian and Colonial Government Securities | 70,964 7 3 | | |
| Indian and Colonial Provincial Securities | 1,081,358 18 4 | | |
| Indian and Colonial Municipal Securities | 364,610 7 8 | | |
| Foreign Government Securities | 3,467,996 11 9 | | |
| Foreign Provincial Securities | 25,117 1 6 | | |
| Foreign Municipal Securities | 664,556 15 1 | | |
| Railway and other Debentures and Debenture Stocks—Home and Foreign | 4,213,584 18 5 | | |
| Railway and other Preference and Guaranteed Stocks and Shares | 294,146 1 5 | | |
| Railway and Ordinary Stocks and Shares | 15,189,048 9 11 | | |
| Freehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue | 1,165,605 4 1 | | |
| Leasehold Premises, at Home and Abroad partly occupied as offices of the company, and partly producing revenue | 1,165,605 4 1 | | |
| Freehold Ground Rents, Feu Duties and Ground Annuals | 21,386 11 9 | | |
| | | 1,351,244 12 4 | |
| Branch, Agency and other Balances | 3,197,388 13 8 | | |
| Amounts due by other Companies for Reinsurances and Losses | 1,359,505 2 9 | | |
| Amount due by "West of England Life Fund" | 774 15 6 | | |

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED—*Concluded.*

BALANCE SHEET—*Concluded.*

| | | | |
|---|---|---|---|
| Unclaimed Dividends and Interest, including Interest due 1st January, 1921, on "Union" Debenture Stock.. | 10,247 13 3 | | |
| | | 2,266,421 13 7 | |
| | | | 24,402,887 14 1 |
| Life Department, as per separate Balance Sheet, page 9 | | | 8,675,693 0 5 |
| West of England Life fund, as per separate Balance Sheet, page 11 | | | 412,402 16 0 |
| Hand-in-Hand Fund, as per separate Balance Sheet, page 13 | | | 2,833,944 10 7 |
| Union Life Fund, as per separate Balance Sheet, page 15 | | | 3,293,030 12 2 |
| Liverpool Victoria Life Fund, as per separate Balance Sheet, page 17 | | | 278,641 16 11 |
| Edinburgh Life Fund, as per separate Balance Sheet, page 19 | | | 4,502,914 5 7 |
| | | | £44,399,514 15 9 |

| | | | |
|---|---|---|---|
| Amount due by "Liverpool Victoria" Life Fund | | 507 1 6 | |
| Outstanding Premiums:— | | | |
| Fire | | 180,827 11 10 | |
| Marine | | 241,114 8 1 | |
| Accident | | 12,245 7 5 | |
| | | 434,187 7 4 | |
| Outstanding Interest, Dividends and Rents | | 22,778 2 1 | |
| Bills Receivable | | 45,255 17 11 | |
| Stamps in hand | | 1,492 7 2 | |
| Cash—On Deposit | 573,243 8 0 | | |
| Cash—In hand and on Current Account | 1,814,728 10 4 | | |
| | | 2,387,971 18 4 | |
| | | | 7,449,861 6 3 |
| | | | 24,402,887 14 1 |
| Life Department, as per separate Balance Sheet, page 9 | | | 8,675,693 0 5 |
| West of England Life Fund, as per separate Balance Sheet, page 11 | | | 412,402 16 0 |
| Hand-in-Hand Fund, as per separate Balance Sheet, page 13 | | | 2,833,944 10 7 |
| Union Life Fund, as per separate Balance Sheet, page 15 | | | 3,293,030 12 2 |
| Liverpool Victoria Life Fund, as per separate Balance Sheet, page 17 | | | 278,641 16 11 |
| Edinburgh Life Fund, as per separate Balance Sheet, page 19 | | | 4,502,914 5 7 |
| | | | £44,399,514 15 9 |

# GENERAL FIRE ASSURANCE CO. OF PARIS, FRANCE.

## General Business Statement for the Year Ending December 31, 1920.

### PROFIT AND LOSS ACCOUNT.

| Income. | Francs c. | Expenditure. | Francs c. |
|---|---|---|---|
| Creditor Balance, Profit and Loss Account, 1919 | 3,057,764.43 | Losses incurred | 26,240,111.55 |
| Premiums, 1920, less ceased (including taxes) | 61,465,025.32 | Commissions | 9,967,631.09 |
| Interest on investments | 3,301,543.11 | General expenses | 3,606,192.70 |
| Exchange | 886,574.66 | Salaries | 2,829,272.70 |
| | | Reinsurances | 5,165,234.32 |
| *Included in corresponding items in Revenue Accounts. | | Increase in reserve for unexpired risks | 3,920,000.00 |
| | | Stamp tax | 3,728,430.73 |
| | | Tax on insured amounts at 6 Fr. per million | 208,433.19 |
| | | Registration tax | 3,644,572.68 |
| | | Licenses and other taxes | 319,412.18 |
| | | Income tax on securities | 234,230.36 |
| | | Special tax | 416,866.38 |
| | | Taxes in Foreign States | 772,189.16 |
| | | Underwriting Profit | 7,658,330.58 |
| | 68,710,907.52 | | 68,710,907.52 |

### BALANCE SHEET.

| Assets. | Francs c. | Liabilities. | Francs c. |
|---|---|---|---|
| French rent, 3%, perpetual | 480,826.50 | Capital paid up | 2,000,000.00 |
| French rent, 3%, redeemable | 635,411.25 | Statutory reserve | 17,880,000.00 |
| French rent, 4%, 1918 | 519,375.00 | Profit reserve | 3,900,000.00 |
| French rent, 5% | 67,907.13 | Contingencies reserve | 2,034,953.40 |
| French rent, 5%, redeemable | 11,045,750.00 | Building reserve | 266,870.39 |
| French rent, 6%, 1920 | 3,632,000.00 | Premium reserve for unexpired risks | 15,860,000.00 |
| Railway debenture bonds | 28,095,981.50 | Reserve for non-adjusted accounts | 3,368,352.42 |
| Sundry securities | 10,019,938.50 | Pension fund for employees | 2,244,594.12 |
| Buildings | 260,870.39 | Pension Fund for agents | 304,807.21 |
| Cash in banks and with bankers | 3,202,603.73 | Losses adjusted, but not paid | 3,646,189.97 |
| Cash in hand | 181,528.09 | Dividends to be paid shareholders | 2,325,800.00 |
| Bills receivable | 53,006.05 | Charities | 100,440.14 |
| Sundry debtors accounts | 8,913,186.62 | Balance, profit and loss account | 1,713,446.79 |
| | | Sundry creditors accounts | 11,468,930.32 |
| | 67,108,384.76 | | 67,108,384.76 |

## THE GUARDIAN ASSURANCE CO.

### General Business Statement for the Year Ending December 31, 1920.

### FIRE INSURANCE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Fire Insurance Fund at 1st January, 1920:— | | Claims paid and outstanding | 492,412 18 0 |
| Reserve for unexpired risks | 511,061 16 0 | Commission | 187,675 8 1 |
| General Reserve Fund | 545,007 16 2 | Expenses of management | 229,789 0 10 |
| Premiums after deducting reinsurance premiums | 1,139,113 17 0 | Contributions to fire brigades | 5,840 18 5 |
| Interest, dividends and rents £ 57,962 16 1 | | Loss in exchange | 20,339 7 11 |
| Less income tax 16,927 18 6 | | Depreciation in securities written off | 7,999 18 4 |
| | 41,034 17 7 | Loss on investment realized | 131 14 1 |
| Agents bad debts recovered | 5,877 7 7 | Investment Reserve Fund | 103,000 0 0 |
| | | Profit realized—Transferred to Profit and Loss Account | 64,312 3 5 |
| | | Fire Insurance Fund at 31st December, 1920:— | |
| | | Reserve for unexpired risks £ 569,600 0 0 | |
| | | General Reserve Fund 560,994 5 3 | |
| | | | 1,130,594 5 3 |
| | £2,242,095 14 4 | | £2,242,095 14 4 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| Balance at January 1, 1920 | 235,552 13 10 | Dividends paid to shareholders | 112,000 0 0 |
| Interest, dividends and rents not carried to other accounts £ 55,858 7 5 | | Charities | 1,789 15 0 |
| Less income tax 15,838 1 9 | | Investment Reserve Fund | 53,000 0 0 |
| | 40,020 5 8 | Taxes on profits | 55,042 2 7 |
| Transferred from— | | Balance 31 December 1920 | 179,746 10 0 |
| Fire account £ 64,312 3 5 | | Amount transferred to Staff Pension Fund | 10,000 0 0 |
| Accident, burglary and general accident account | 24,529 15 5 | | |
| Westminster Revenue account | 421 18 0 | | |
| Miscellaneous account | 8,270 3 8 | | |
| Marine account | 38,318 10 1 | | |
| | 135,852 10 7 | | |
| Transfer fees | 152 17 6 | | |
| | £ 411,578 7 7 | | £ 411,578 7 7 |

## BALANCE SHEET.

8—52½

| Liabilities. | £ | s. | d. | £ | s. | d. |
|---|---|---|---|---|---|---|
| Shareholders' capital paid up | 1,000,000 | 0 | 0 | | | |
| Life assurance fund | 4,327,526 | 19 | 6 | | | |
| Fire insurance fund | 1,130,594 | 5 | 3 | | | |
| Accident, burglary, etc. fund | 338,412 | 15 | 5 | | | |
| Redemption assurances | 81,234 | 7 | 0 | | | |
| Staff pensions | 31,216 | 0 | 0 | | | |
| Officials' Fidelity Guarantee fund | 4,572 | 12 | 10 | | | |
| Shareholders' life profit account | 24,810 | 10 | 10 | | | |
| Marine insurance fund | 421,162 | 15 | 6 | | | |
| Investment reserve fund | 420,100 | 0 | 0 | | | |
| Profit and loss account | 179,746 | 10 | 0 | | | |
| | | | | 7,959,376 | 16 | 4 |
| Claims admitted or intimated, but not paid | | | | 520,193 | 0 | 11 |
| Annuities due and unpaid | | | | 1,070 | 14 | 0 |
| Outstanding dividends | | | | 30,416 | 4 | 8 |
| Balances due agents and others | | | | 141,364 | 2 | 0 |
| Balances due reinsuring companies | | | | 721,458 | 19 | 8 |
| Expenses of management | | | | 19,774 | 19 | 8 |
| Interest prepaid | | | | 662 | 10 | 4 |
| Premiums prepaid | | | | 54 | 12 | 11 |
| Bills payable | | | | 15,629 | 6 | 11 |
| Profit and loss due to shareholders fund | | | | 103,081 | 0 | 3 |
| Balance due to other funds | | | | 52,282 | 19 | 7 |
| Suspense account to meet outstanding claims | | | | 1,661 | 2 | 9 |
| Suspense account | | | | 36,119 | 0 | 10 |
| Special reinsurance account | | | | 17,903 | 4 | 10 |
| | | | | £9,621,048 | 15 | 8 |

| Assets. | £ | s. | d. |
|---|---|---|---|
| Mortgages on property within the United Kingdom | 1,220,050 | 6 | 10 |
| Mortgages on property out of the United Kingdom | 8,770 | 0 | 0 |
| Loans on Life interests | 196,468 | 5 | 10 |
| " Reversions | 113,498 | 8 | 4 |
| " Stocks and Shares | 441,466 | 10 | 6 |
| " Company's policies within their Surrender Values | 190,485 | 1 | 11 |
| Credit premiums (limited to 20%) | 9,237 | 2 | 1 |
| Loans on personal security | 25,216 | 13 | 4 |
| Investments:— | | | |
| Deposits with the High Court | 33,084 | 12 | 11 |
| Bank of England Stock | 4,051 | 4 | 0 |
| British Government securities | 2,563,994 | 17 | 0 |
| Municipal and County securities—United Kingdom | 25,581 | 14 | 3 |
| Indian and Colonial Government securities | 245,031 | 0 | 11 |
| " " Provincial securities | 13,171 | 13 | 4 |
| " " Municipal securities | 96,621 | 15 | 10 |
| Foreign Government securities | 403,129 | 13 | 9 |
| " Municipal securities | 92,099 | 19 | 1 |
| Railway and other Debentures and debenture stocks—Home and Foreign | 961,240 | 10 | 3 |
| Railway and other Preference and Guaranteed Stocks | 418,630 | 18 | 6 |
| " " Ordinary stocks | 134,768 | 8 | 11 |
| Freehold Ground rents | 57,400 | 18 | 1 |
| House property | 392,435 | 11 | 3 |
| Reversions | 32,921 | 6 | 4 |
| Agents' balances | 693,317 | 17 | 0 |
| Outstanding premiums | 20,067 | 3 | 0 |
| " interest, dividends and rents | 8,751 | 4 | 9 |
| Interest accrued but not payable | 75,273 | 12 | 9 |
| Bills receivable | 13,932 | 9 | 11 |
| Cash—On deposit | 116,141 | 9 | 0 |
| In hand and on current account | 212,069 | 4 | 2 |
| Rent charges | 11,970 | 0 | 0 |
| Leasehold ground rents | 95,898 | 1 | 4 |
| Life Interests | 10,460 | 0 | 0 |
| Claims due from Reinsuring Companies | 308,389 | 13 | 8 |
| Balances due from other funds | 52,282 | 19 | 7 |
| Profit from Fire fund | 66,039 | 14 | 0 |
| Profit from Accident, Burglary and General Fund | 26,541 | 6 | 3 |
| Profit from Marine Fund | 10,500 | 0 | 0 |
| Balances due from Reinsuring companies | 153,933 | 8 | 3 |
| Fixed deposits at bankers | 66,123 | 18 | 9 |
| | £9,621,048 | 15 | 8 |

# THE MOTOR UNION INSURANCE COMPANY.

## General Business Statement for the Year ending December 31, 1920.

### FIRE ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To Reserve from last account | 231,673 3 5 | By claims paid and outstanding | 224,172 4 9 |
| " Premiums | 506,878 9 9 | " Commission, expenses, etc. | 204,993 6 4 |
| | | " Reserve for unexpired risks (being 40% of the net premiums for the year) | 202,751 7 4 |
| | | " Additional Reserve | 20,000 0 0 |
| | | " Transfer to profit and loss account | 86,634 14 9 |
| | £738,551 13 2 | | £ 738,551 13 2 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To Balance from last Account | 152,627 17 6 | By Dividends and Bonuses to Shareholders | 76,719 17 0 |
| " Transfer from Fire Account | 86,634 14 9 | " Transfer from General Insurance Account | 113,875 13 9 |
| " " Accident Account | 1,680 15 9 | " " Life Insurance Account | 1,084 2 7 |
| " " Employers' Liability Account | 9,433 4 0 | " Addition to Tax Reserve Fund | 50,000 0 0 |
| " " Marine Account | 40,000 0 0 | " Transfer to Capital Redemption Account | 5 19 6 |
| " Interests, dividends, rents, etc. | 123,861 2 3 | " Grant to Staff Pension Fund | 5,000 0 0 |
| " Transfer fees | 93 15 0 | " Balance | 167,645 16 5 |
| | £ 414,331 9 3 | | £ 414,331 9 3 |

### BALANCE SHEET.

| Liabilities. | £ s. d. | £ s. d. | Assets. | £ s. d. |
|---|---|---|---|---|
| Capital Authorized— | | | | |
| 200,000 shares of £1 each £ 200,000 0 0 | | | British Funds (including War Loan) | 444,227 0 4 |
| 200,000 5½ per cent Cumulative Preference of £1 each, fully paid 200,000 0 0 | | | French War Loan | 39,562 15 9 |
| | | | Colonial and Foreign Gov't. Securities | 140,838 14 9 |
| Capital Issued— | | | British Railway debentures | 7,486 3 5 |
| 200,000 shares of £1 each, fully paid £ 200,000 0 0 | | | Colonial and Foreign Municipal Securities | 20,945 9 1 |
| 174,543 5½ per cent Cumulative Preference Shares of £1 each, fully paid 174,543 0 0 | 374,543 0 0 | | Colonial and Foreign Railway debentures | 33,470 19 4 |
| | | | Other debentures | 36,155 19 8 |
| | | | Shares in other Insurance Companies | 591,939 9 9 |
| Sundry creditors | 12,740 8 10 | | Mortgages | 56,820 0 0 |
| Balances due to other Insurance Companies and brokers | 322,893 12 1 | | Freehold property | 53,391 7 0 |
| Reserve for the following— | | | Leasehold property | 118,731 6 11 |
| Outstanding commission £ 66,691 1 10 | | | Ten Year Endowment Policy (with profits) in favour of the Company | 21,383 6 8 |
| Taxation 103,340 19 0 | | | Accrued interest and dividends | 45,300 10 5 |
| Bad and doubtful debts 3,000 0 0 | | | Accounts due | 461,234 2 6 |

| | | | |
|---|---|---|---|
| Sundry possible liabilities | 2,617 11 0 | | |
| | | 175,649 11 10 | |
| Reserve for outstanding claims— | | | |
| Fire Insurance | £ 96,396 0 0 | | |
| Accident Insurance | 1,190 0 0 | | |
| Employers' Liability Insurance | 8,749 6 11 | | |
| General Insurance | 175,000 0 0 | | |
| | | 281,335 6 11 | |
| Exchange Reserve Fund | | 495 16 8 | |
| General Reserve Fund | | 450,000 0 0 | |
| Investment Reserve Fund | | 96,280 18 8 | |
| Funds at 24th December, 1920:— | | | |
| Fire Insurance | £ 222,751 7 4 | | |
| Accident Insurance | 11,402 0 0 | | |
| Employers' Liability Insurance | 22,464 14 11 | | |
| Life Assurance and Annuity | 26,587 18 6 | | |
| Capital Redemption Assurance | 15 0 0 | | |
| General Insurance | 379,614 4 11 | | |
| Marine Insurance | 829,497 15 4 | | |
| Balance from Profit and Loss Account | 122,285 16 9 | | |
| | | £1,614,648 17 9 | |
| | | £3,328,587 12 9 | |

| | | |
|---|---|---|
| Agents' Balances | 461,509 15 2 | |
| Sundry debtors | 16,290 7 10 | |
| Cash on deposit | 343,896 13 3 | |
| Treasury Bills (short dated) | 435,403 10 11 | |
| | | £3,328,587 12 9 |

# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

## General Business Statement for the Year ending December 31, 1920.

### REVENUE ACCOUNT.

| | £ | s. | d. | | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Balance of Revenue Account, 31st December 1919, including £1,503,756 3s. 3d. proportion of premiums unearned | £ 3,506,892 | 15 | 11 | Claims paid and outstanding and incidental expenses | 2,777,071 | 18 | 3 |
| Deduct: Dividend for year 1919 | 400,000 | 0 | 0 | Printing and stationery, advertising, postages, travelling expenses, etc. | 204,554 | 9 | 7 |
| | 3,106,892 | 15 | 11 | Expenses of management, inclusive of salaries, rent at Head Office and branches, directors' remuneration and auditors' fees | 578,603 | 4 | 1 |
| Premiums, less re-insurances, and bonus to Assured | 5,495,006 | 19 | 7 | Commissions, including provision for commission due to agents | 968,932 | 6 | 2 |
| Interest, dividends and rents, less provision for depreciation of leaseholds | 235,047 | 3 | 9 | Taxes, in addition to income tax deducted at the source | 285,688 | 14 | 1 |
| | | | | Balance, including £1,947,737 9s. 7d. proportion of premiums unearned, carried to Balance Sheet | 4,022,096 | 7 | 1 |
| | £ 8,836,946 | 19 | 3 | | £ 8,836,946 | 19 | 3 |

### BALANCE SHEET.

| Liabilities. | £ | s. | d. | Assets. | s. | d. |
|---|---|---|---|---|---|---|
| Shareholders' Capital:— | | | | Mortgages and advances on property within the United Kingdom | 81,075 | 5 | 4 |
| Authorized— | | | | Mortgages on property out of the United Kingdom | 15,600 | 0 | 0 |
| 200,000 shares of £5 each | £ 1,000,000 | 0 | 0 | Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there):— | | | |
| Subscribed— | | | | British Government securities | 1,562,985 | 5 | 11 |
| 12,000 shares of £5 each, (fully paid) £ 60,000 0 0 | | | | Indian and Colonial Government securities | 238,934 | 3 | 11 |
| 112,308 shares of £5 each (£1 per share paid) 561,540 0 0 | | | | Indian and Colonial Provincial securities | 19,192 | 19 | 3 |
| 124,308 | | | | Indian and Colonial Municipal securities | 73,834 | 16 | 5 |
| £ 621,540 0 0 | | | | Foreign Government securities | 1,373,024 | 6 | 9 |
| Less uncalled capital 449,232 0 0 | | | | Foreign Provincial securities | 18,600 | 0 | 0 |
| | 172,308 | 0 | 0 | Foreign Municipal securities | 96,527 | 2 | 1 |
| Amounts due to other companies for reinsurances | 108,395 | 12 | 7 | Railway and other debentures and debenture stocks—Home, Indian, and Colonial | 185,346 | 6 | 1 |
| Reinsurance and other Funds | 46,746 | 8 | 5 | United States Railway bonds | 1,415,064 | 9 | 1 |
| Amounts due to agents and others | 302,258 | 10 | 0 | Railway and other debentures and debenture stocks Foreign | 626,467 | 8 | 3 |
| Leasehold Redemption and Sinking Fund Account | 18,142 | 13 | 0 | Railway and other Preference stocks | 40,244 | 6 | 10 |
| General Insurance Fund— | | | | Railway and other Ordinary stocks and shares | 81,092 | 16 | 9 |
| Provision for claims outstanding £ 2,340,346 17 10 | | | | Freehold and leasehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue | 306,284 | 14 | 10 |
| Investment Reserve and General Contingency Fund | 287,586 | 5 | 2 | Branch Agency and other balances | 920,200 | 14 | 3 |
| Reserve Fund | 300,000 | 0 | 0 | Amounts due by other companies for reinsurances and losses | 59,807 | 14 | 9 |
| Balance from Revenue Account, including £4,022,096 7s. 1d. proportion of premiums unearned, less interim dividend of £125,- | | | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| 000, for 1920 ..... | 3,897,096 7 1 | | Cash— | | |
| | | 6,825,029 10 1 | With bankers and in hand ..... | 340,455 10 7 | |
| | | | Investments in trustees' hands to meet Leasehold Redemption and Sinking Fund Account ..... | 18,142 13 0 | |
| | | £ 7,472,880 14 1 | | £ 7,472,880 14 1 | |

Value of the above investments at the 31st December, 1919, is in our belief in the aggregate fully of the value stated in the Balance Sheet, less the Investment Reserve and General Contingency Fund.

## THE TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED.

### General Business Statement for the Year ending December 31, 1920.

### PROFIT AND LOSS ACCOUNT.

| | Yen Sen | | Yen Sen |
|---|---|---|---|
| Balance brought forward from last Account (less dividends, etc.) | 2,782,736 14 | Net payments account 1920 and previous years | 19,689,897 90 |
| Underwriting Fund from last account | 49,600,758 43 | Agency commissions, etc. | 2,030,240 25 |
| Net premiums (less returns and reinsurances) | 25,597,517 23 | Charges at Head Office, branches and agencies | 1,223,495 56 |
| Interest, etc. | 5,436,718 04 | Underwriting fund at end of year— | |
| | | Underwriting Reserve ..... Y 41,600,000 00 | |
| | | Underwriting Suspense ..... 9,757,985 12 | |
| | | | 51,357,985 12 |
| | | Balance | 9,116,110 01 |
| | 83,417,729 84 | | 83,417,729 84 |

### BALANCE SHEET.

| Liabilities. | | Yen Sen | Assets. | Yen Sen |
|---|---|---|---|---|
| Share Capital | | 15,000,000 00 | Capital unpaid | 7,500,000 00 |
| Legal Reserve Fund | | 3,750,000 00 | Office Premises, etc. | 1,665,000 00 |
| Underwriting Fund:— | | | Japanese Gov't. Securities | 10,144,569 25 |
| Underwriting Reserve | Y 41,600,000 00 | | British Gov't. securities | 3,162,375 00 |
| Underwriting Suspense | 9,757,985 12 | | United States Gov't. securities | 2,142,959 16 |
| | | 51,357,985 12 | French Gov't. securities | 485,000 00 |
| Buildings Depreciation Fund | | 85,000 00 | Canadian Gov't. securities | 83,673 47 |
| Staff Pension Fund | | 438,575 01 | Japanese and Foreign Municipal Bonds | 1,266,999 18 |
| Accounts due by the Company | | 4,939,295 74 | United States R.R. and other bonds and shares | 1,858,958 95 |
| Profit and Loss Account | | 9,116,110 01 | Bonds and Debentures of various companies | 4,669,080 00 |
| | | | Shares in various companies | 11,328,803 97 |
| | | | Loans on mortgage, etc. | 22,008,472 51 |
| | | | Accounts due the Company | 873,797 80 |
| | | | Cash, on deposit and in hand | 17,497,276 59 |
| | | 84,686,965 88 | | 84,686,965 88 |

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STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1920, in accordance with "The Insurance Act, 1917."

| Companies. | Taxes. | Companies. | Taxes. |
|---|---|---|---|
| | $ cts. | | $ cts. |
| Acadia Fire | 164 24 | Girard | 3 85 |
| Ætna | 317 12 | Glens Falls Insurance Co. | 267 48 |
| Agricultural of Watertown | 13 27 | Globe Indemnity Co. | 553 87 |
| Alliance Assurance | 380 88 | Globe and Rutgers | 565 92 |
| Alliance Insurance of Philadelphia | 90 02 | Great American | 372 18 |
| Alliance Nationale | 70 19 | Guarantee Co. of N. A. | 71 16 |
| American Alliance | 3 98 | Guardian Assurance | 949 53 |
| American and Foreign Marine | 21 33 | Guardian Insurance Co. of Canada | 211 41 |
| American Central | 71 94 | Halifax Fire | 14 15 |
| American Equitable | | Hartford | 1,199 44 |
| American Insurance Co. | 46 14 | Hartford Steam Boiler | 0 86 |
| American Lloyds | 14 75 | Home Insurance | 1,385 33 |
| American Surety Co. | 40 61 | Hudson Bay | 134 60 |
| Ancient Order of Foresters | 31 12 | Imperial Guarantee and Accident | 257 53 |
| Antigonish Farmers | 1 32 | Imperial Underwriters | 70 70 |
| Artisans | 72 06 | Independent Order of Foresters | 133 01 |
| Atlas | 401 80 | Insurance Company of North America | 608 89 |
| Beaver Fire | 23 29 | Insurance Company of the State of Pennsylvania | 117 92 |
| Boiler Insurection | 83 39 | International Fidelity | 4 51 |
| Boston | 63 45 | Kings Mutual | 10 34 |
| British America | 629 45 | Law Union and Rock | 254 02 |
| British Colonial | 124 09 | Liverpool and London and Globe | 909 65 |
| British Crown | 342 78 | Liverpool-Manitoba | 179 15 |
| British and Foreign Marine | 21 | Lloyds Plate Glass | 32 35 |
| British General | Nil. | London Assurance | 299 55 |
| British Northwestern | 59 00 | London Guarantee and Accident | 864 70 |
| British Traders | 150 34 | London and Lancashire Insurance | 651 17 |
| Caledonian | 287 75 | London and Lancashire Guaranatee and Accident | 240 23 |
| California Ins. Co. | 42 20 | London Mutual Fire | 333 65 |
| Canada Accident | 322 99 | Loyal Protective Assn. | 90 34 |
| Canadian National Fire | 124 38 | Lumbermen's Underwriting | 100 73 |
| Canada Security | 131 87 | Manufacturing Lumbermen's | 93 84 |
| Canadian Fire | 235 54 | Marine | 71 94 |
| Canadian Indemnity | 150 63 | Maryland Assurance | 100 94 |
| Canadian Lumbermen's | 0 89 | Maryland Casualty | 227 66 |
| Canadian Surety Co. | 81 59 | Mechanics and Traders | 12 70 |
| Car and General | 157 08 | Mercantile Fire | 195 76 |
| Casualty Co. of Canada | 5 53 | Merchants Casualty | 357 47 |
| Catholic Mutual | 3 87 | Merchants and Employer's G. & A. | 131 95 |
| Century | 130 11 | Merchants Fire | 63 55 |
| China | 1 14 | Millers National | 30 17 |
| Citizens' | 21 60 | Motor Union | 18 91 |
| Columbia | 47 64 | Mount Royal | 398 19 |
| Commercial travellers, M.B. | 29 33 | Mutual Fire of Canada | 10 06 |
| Commercial Union Assurance | 787 18 | National Benefit | 11 92 |
| Commercial Union of New York | 5 21 | National-Ben Franklin | 100 41 |
| Connecticut Fire | 199 16 | National Fire | 405 93 |
| Continental Casualty | 44 56 | National Provincial Plate Glass | 10 38 |
| Continental Insurance Co. | 383 78 | National Surety Co | 69 91 |
| Cumberland Farmers | 1 58 | National Union Fire | 126 91 |
| Dominion Fire | 283 36 | La Nationale de Paris | 333 44 |
| Dominion Gresham | 124 83 | Newark | 32 20 |
| Dominion of Canada Guarantee and Accident | 469 25 | New Hampshire | 45 53 |
| Eagle Star and British Dominions | 226 70 | New Jersey | 25 22 |
| Employers' Liability | 1,266 88 | New York Plate Glass | 12 35 |
| Equitable Fire | 34 82 | Niagara Fire | 214 74 |
| Excess | 87 01 | North American Accident | 264 77 |
| Federal | 29 51 | North British and Mercantile | 715 03 |
| Fidelity and Casualty Co. | 198 05 | North Empire | 72 24 |
| Fidelity-Phenix | 361 16 | Northern | 695 52 |
| Fire of Philadelphia | 44 58 | North West Fire | 96 08 |
| Fire Ins. Co. of Canada | 85 12 | Northwestern Mutual | 18 12 |
| Fireman's Fund | 155 87 | Northwestern National | 188 20 |
| Firemen's Ins. Co. | 72 06 | Norwich Union Fire | 842 39 |
| General Accident of Canada | 321 76 | Occidental Fire | 142 44 |
| General Accident, Fire and Life | 301 14 | Ocean Accident | 669 63 |
| General Animals | 49 61 | Ocean Marine | 6 38 |
| General Fire of Paris | 90 50 | | |

STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1920, in accordance with "The Insurance Act, 1917."—*Concluded.*

| Companies. | Taxes. | Companies. | Taxes. |
|---|---|---|---|
| | $ cts. | | $ cts. |
| Pacific Coast Fire | 74 30 | Springfield Fire and Marine | 276 50 |
| Palatine Insurance Co | 252 75 | Stuyvesant | 43 89 |
| Phenix Fire of Paris | 101 59 | Sun Insurance Office | 498 23 |
| Phoenix of London | 758 73 | Travelers | 240 43 |
| Phoenix Insurance Co., Hartford | 295 83 | Travelers Indemnity Co | 220 99 |
| Picton County Farmers | 2 24 | L'Union de Paris | 171 90 |
| Preferred Accident | 20 32 | Union Assurance Society | 456 44 |
| Protective Association of Canada | 121 14 | Union of Canton | 357 03 |
| Providence Washington | 178 28 | Union Marine | 6 84 |
| Provincial Insurance Co | 50 31 | United Commercial Travellers | 14 99 |
| Quebec | 200 39 | United States Fidelity | 342 64 |
| Queen Insurance Co. of America | 515 35 | United States Fire | 11 22 |
| Queensland | 130 23 | Vulcan | 29 37 |
| Railway Passengers | 188 00 | Westchester Fire | 252 33 |
| Ridgely Protective Association | 43 10 | Western | 556 14 |
| Royal Exchange | 543 22 | Western Casualty | 9 43 |
| Royal Guardians | 1 80 | Woodmen of the World | 4 64 |
| Royal Insurance Co | 1,168 83 | Yangtsze | 0 44 |
| St. Paul Fire and Marine | 346 17 | Yorkshire | 454 69 |
| Scottish Metropolitan | 57 01 | | |
| Scottish Union and National | 303 32 | Total | $ 37,623 68 |
| Security Mutual Casualty | 6 80 | | |

# INDEX

## OF COMPANIES' STATEMENT.

VOLUME I.

| Companies. | Annual Statements. | | | | General Business Statements. | List of Directors and Shareholders. |
|---|---|---|---|---|---|---|
| | Fire. | Accident and Sickness. | Guarantee. | Plate Glass, Steam, Boiler, etc. | | |
| L'Abeille | | | | 582 | 554 | |
| Acadia Fire | 8 | | | 8 | | 705 |
| Ætna Insurance Co | 12 | | | 12 | 14 | |
| Agricultural Insurance | 16 | | | | 17 | |
| Alliance Assurance | 19 | 19 | 19 | 19 | 976 | |
| Alliance Ins. of Philadelphia | 24 | | | 24 | 26 | |
| American Alliance | 28 | | | 28 | 30 | |
| American and Foreign Marine | | | | 585 | 587 | |
| American Central | 31 | | | 31 | 33 | |
| American Equitable | 35 | | | | 36 | |
| American Insurance Co | 38 | | | | 39 | |
| American Lloyds Underwriters at | 41 | | | 41 | 42 | |
| American Surety Co | | | 5 | | 589 | |
| Antigonish Farmers | 44 | | | | | 705 |
| Atlas | 46 | | | | 48 | |
| Beaver Fire | 50 | | | | | 705 |
| Boiler Inspection | | | | 591 | | 706 |
| Boston | 52 | | | | 53 | |
| British America | 55 | | | 55 | | 707 |
| British and Foreign Marine | | | | 595 | 596 | |
| British Colonial | 63 | | | | | 714 |
| British Crown | 66 | | | 66 | | |
| British General | 69 | | | | 718 | |
| British Northwestern | 71 | | | | | 717 |
| Britsh Traders | 74 | | | 74 | | |
| Caledonian | 77 | | | | 800 | |
| Caledonian-American | 79 | | | | 80 | |
| California Insurance Co | 82 | | | | 83 | |
| Canada Accident and Fire | 85 | 85 | 85 | 85 | | 717 |
| Canada National | 91 | | | | | 718 |
| Canada Security | 94 | | | 94 | | 732 |
| Canadian Fire | 97 | | | 97 | | 733 |
| Canadian Indemnity | 101 | | | 101 | | 736 |
| Canadian Lumbermen's | 102 | | | | | 736 |
| Canadian Surety | | | 106 | 106 | | 737 |
| Car and General | 111 | 111 | | 111 | 115 | |
| Casualty Company of Canada | | | | 598 | | 738 |
| Ceatury Insurance Company, Limited | 116 | | | | | |
| Chartered Trust and Executor | | | | 601 | | 742 |
| China Fire | 118 | | | | | |
| Citizens' Insurance Company of Missouri | 120 | | | | 121 | |
| Columbia Insurance Company | 122 | | | 122 | 124 | |
| Commercial Union Assurance | 126 | | | | 802 | |
| Commercial Union Fire of New York | 128 | | | | 129 | |
| Connecticut Fire | 131 | | | 131 | 133 | |
| Continental Casualty | | 604 | | 604 | 606 | |
| Continental Insurance Co | 135 | | | 135 | 137 | |
| Cumberland Farmers | 139 | | | | | |
| Dominion Fire | 141 | | | 141 | | 744 |
| Dominion Gresham | | 607 | 607 | 607 | | 747 |
| Dominion of Canada Guarantee and Accident | 145 | 145 | 145 | 145 | | 747 |
| Eagle, Star, and British Dominions | 152 | | | 152 | 155 | |
| Employers' Liability | 157 | 157 | 157 | 157 | 162 | |
| Equitable Fire and Mairne | 164 | | | 164 | 166 | |
| Essex and Suffolk | 168 | | | | 170 | |
| Excess | | | | 611 | | |
| Federal | | | | 613 | 614 | |
| Fidelity and Casualty of New York | | 615 | | 615 | 618 | |

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| Companies—*Continued.* | Annual Statements. | | | | General Business Statements. | List of Directors and Shareholders. |
|---|---|---|---|---|---|---|
| | Fire. | Accident and Sickness. | Guarantee. | Plate Glass, Steam Boiler, etc. | | |
| Fidelity-Phenix Fire | 172 | | | 172 | 174 | |
| Fire Association of Philadelphia | 176 | | | | 177 | |
| Fire Ins. Co. of Canada | 179 | | | | | 748 |
| Firemen's Fund | 182 | | | 182 | 184 | |
| General Accident Assurance Co. of Canada | 189 | 189 | 189 | 189 | | |
| General Accident, Fire and Life | 196 | | | 196 | 200 | 750 |
| General Animals | | | | 620 | | 751 |
| General Fire of Paris | 202 | | | | 895 | |
| Girard Fire and Marine | 204 | | | | 205 | |
| Glens Falls | 207 | | | 207 | 210 | |
| Globe and Rutgers | 212 | | | 212 | 214 | |
| Globe Indemnity of Canada | 216 | 216 | 216 | 216 | | 752 |
| Grain Insurance and Guarantee | 222 | | 222 | | | 753 |
| Great American | 225 | | | 225 | 228 | |
| Guarantee Company of North America | | | 624 | | | 754 |
| Guardian Assurance | 229 | | | | 896 | |
| Guardian Insurance of Canada | 231 | 231 | 231 | 231 | | 756 |
| Halifax Fire | 236 | | | | | 757 |
| Hardware Dealers Mutual Fire | 239 | | | | 240 | |
| Hartford Accident and Indemnity | | 629 | 629 | 629 | 630 | |
| Hartford Fire | 241 | | | 241 | 244 | |
| Hartford Live Stock | | | | 632 | 633 | |
| Hartford Steam Boiler | | | | 634 | 634 | |
| Home Ins. | 246 | | | 246 | 249 | |
| Hudson Bay Insurance Co. | 250 | | | | | 759 |
| Imperial Guarantee and Accident | | 253 | 253 | 253 | | 759 |
| Imperial Underwriters | 258 | | | | | 760 |
| Insurance Co. of North America | 261 | | | 261 | 263 | |
| Insurance Co. of the State of Pennsylvania | 265 | | | 265 | 267 | |
| International Fidelity | | | 636 | | 637 | |
| Kings Mutual | 269 | | | | | 760 |
| Law Union and Rock | 271 | 271 | | 271 | | |
| Liverpool and London and Globe | 277 | | | | 279 | |
| Liver o l-Manit ba | 282 | | | 282 | | 750 |
| Lloyds Plate Glass | | | | 638 | 639 | |
| London Assurance | 285 | | | 285 | 288 | |
| London Guarantee and Accident | 291 | 291 | 291 | 291 | 296 | |
| London and Lancashire Insurance | 298 | | | 298 | 302 | |
| London and Lancashire Guarantee and Accident | | 304 | 304 | 304 | 304 | 761 |
| London Mutual Fire | 310 | | | 310 | | 761 |
| Loyal Protective | | 641 | | | 642 | |
| Lumbermen's Mutual Casualty | | | | 644 | 645 | |
| Lumbermen's Underwriting Alliance | 315 | | | | 316 | |
| Manufacturing Lumbermen's Underwriters | 317 | | | | 318 | |
| Manufacturing Woodworkers | 319 | | | | 320 | |
| Marine Insurance Co. | | | | 321 | 323 | |
| Maryland Assurance | | 647 | | | 648 | |
| Maryland Casualty Co. | | 649 | 649 | 649 | 653 | |
| Mechanics and Traders | 324 | | | | 325 | |
| Mercantile Fire | 327 | | | | | 762 |
| Merchants Casualty Co. | | 655 | | | | 771 |
| Merchants' and Employers' Guarantee and Accident | | 658 | | 658 | | 763 |
| Merchants Fire | 330 | | | 330 | 331 | |
| Merchants Marine | 333 | | | | 334 | |
| Millers National | 335 | | | | 336 | |
| Minnesota Implement | 338 | | | | 339 | |
| Motor Union | | | | 340 | 808 | |
| Mount Royal | 342 | | | 342 | | 772 |
| Mutual Fire | 346 | | | | | 774 |
| National Benefit | 349 | 349 | | | 351 | |
| National Ben-Franklin | 353 | | | 353 | 355 | |

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